PUBLIC DOCUMENT. No. 8.

ANNUAL REPORT

OF THE

Mass.

BOARD OF COMMISSIONERS

OF THE

SAVINGS BANKS.

1883.

BOSTON:
WRIGHT & POTTER PRINTING CO., STATE PRINTERS,
18 POST OFFICE SQUARE.
1884.

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NORTHAMPTON
MASS.

Commonwealth of Massachusetts.

Office of The Commissioners of Savings Banks,
Commonwealth Building, Boston, Feb. 2, 1884.

To the Honorable Senate and House of Representatives.

The Commissioners of Savings Banks respectfully present for the consideration of the legislature their Eighth Annual Report.

The number of savings banks doing business at present in the Commonwealth is 168, one more than last year.

An act of incorporation was granted by the last legislature for the Farmers' and Mechanics' Savings Bank of South Framingham, upon the representation of the petitioners that their village was a railroad centre of considerable importance, and that the inhabitants of several neighboring towns, as well as its own residents, would be accommodated by the additional facilities afforded by the establishment of the bank.

The Bank was organized, and commenced business June 4th.

The receiverships of two banks have been closed during the year, that of the Needham Savings Bank, the depositors of which have been paid the full amount of the principal of their deposits; and the Barnstable Savings Bank, depositors of which have received 82 per cent. of their deposits.

There are now five savings banks in the hands of receivers being wound up.

The assets of two of them, the North Bridgewater and Sandwich Savings Banks, have all been converted into money, and await the final adjudication of their affairs to pay the closing dividends, which will be about five per cent. each.

The receivers of the Lancaster Savings Bank have still been unable to sell the large parcel of unimproved real estate,

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mainly marsh and flats in the Dorchester district of Boston, and until they succeed in disposing of it, the affairs of their receivership cannot be closed.

Litigation still continues to delay the settlement of the affairs of the receiverships of the Scituate and Reading Savings Banks. The receivers expect a final settlement during this year.

In compliance with requirements of chap. 116, sect. 44 of the Public Statutes, the receivers of two savings banks, which have been wound up, have paid into the treasury of the Commonwealth the unclaimed moneys or dividends remaining in their hands for one year after the final settlement ordered by the supreme judicial court. These were the Mercantile Savings Institution of Boston, and the Hyannis Savings Bank.

In accordance with the provisions of chap. 77 of the acts of 1882, the receivers of the Dorchester and Hyannis Savings Banks and the Mercantile Institution for Savings in Boston, have also deposited with the Commissioners of Savings Banks the books and papers of these insolvent banks, including those relating to their receiverships.

No proper repository has yet been provided for the books and papers of the insolvent banks as required by chap. 77, sect. 1, of the Acts of 1882. Convenient shelves and drawers were provided for books and papers in the new offices assigned for the Savings Banks Commissioners in the Commonwealth Building. We recommend that authority be granted to remove such of them as the Commissioners may consider expedient, from the State House to their rooms in the Commonwealth Building.

The affairs of the Emigrant Savings Bank of Boston, which is being wound up by its officers, are so nearly closed, that the final dividend of nine and one-half per cent. ordered bv the supreme judicial court is now being paid. The depositors receive ninety nine and one-half per cent. of the amount of the principal of their deposits.

On the next page is a tabular statement of some statistics, relative to the insolvent savings banks.

Banks in the Hands of Receivers.

NAME.	Location.	Date of Perpetual Injunction.	Nominal Value of Assets delivered to the Receivers.	Amount due Depositors at Date of Injunction.	Amount of Dividends.	Per Centum.	Balance of Assets in Hands of the Receivers convertible for future Dividends.
Barnstable Savings Bank,*	Barnstable, .	May 23, 1878.	$1,274,040 81	$1,291,302 05	$1,055,361 90	82	–
Hyannis Savings Bank,[1] .	Hyannis, .	Sept. 3, 1878.	529,058 64	524,617 05	407,102 83	$77\frac{6}{10}$	–
Lancaster Savings Bank, .	Lancaster, .	Dec. 30, 1875.	1,030,523 27	973,390 36	517,928 09	$53\frac{1}{3}$	$264,281 68
Mercantile Inst. for Sav.,[1] .	Boston, .	Feb. 20, 1878.	3,519,294 70	3,298,390 08	2,755,529 73	$83\frac{55}{100}$	–
Needham Savings Bank,* .	Needham, .	March 4, 1879.	23,623 37	23,354 17	23,354 17	100	–
N. Bridgewater Sav. Bank,	Brockton, .	Nov. 13, 1877.	450,840 40[2]	551,360 28	484,799 29	88	39,472 95
Reading Savings Bank, .	Reading, .	April 11, 1879.	115,712 81	156,329 78	42,990 70	$27\frac{1}{2}$	78,022 47
Sandwich Savings Bank, .	Sandwich, .	Jan. 29, 1878.	109,586 22	108,145 35	81,107 81	75	15,887 76
Scituate Savings Bank, .	Scituate, .	July 9, 1880.	125,486 44	127,181 29	63,798 92	50	51,085 47
Totals, ...	. . . .	. . . .	$7,178,166 66	$7,054,070 41	$5,431,973 44	. .	$448,750 33

* The receivers of these banks are paying the final dividend.

[1] The receivers of these banks have deposited with the treasurer of the Commonwealth the balances due depositors, in accordance with the provisions of sect. 44, chap. 116 of the Public Statutes, and the books and papers of the banks have been deposited with the Commissioners of Savings Banks, agreeably to the provisions of chap. 77 of the Acts of 1882.

[2] In addition to this amount is the sum of $68,091.84, due from the late treasurer.

The amount of deposits in the Savings Banks doing business October 31, 1883, was $252,607,593.02, being $11,296,230.53 more than at the same date of the previous year.

The surplus was $5,240,959.26, showing an increase of $208,544.52 for the year.

The guaranty fund was $4,800,295.73, which was an increase of $773,090.45, for the year.

The number of open accounts was 806,010, an increase of 33,492 for the year; which would make the average of the accounts $313.40, an increase from the average of the previous year of $1.03.

The amount of deposits (including dividends) during the year was $58,543,882.41, $9,309,229.78 more than the previous year, and the number of deposits (948,091) increased 270,669. The average of deposits was $61.75. The average the previous year was $72.68, being a decrease of $10.93 for the year.

The total of withdrawals was $47,156,917.04, showing an increase of $2,838,395.48 from that of the previous year. The number of withdrawals was 480,225, 21,731 more than the previous year.

The average of the withdrawals was $98.20, an increase of $1.54 from the previous year, when it was $96.66.

Investments in United States bonds have decreased $3,288,-000.13. State and municipal bonds have increased $3,598,-959.99.

Loans on public funds have increased $28,055. Investments in bank stock have increased $352,835.71.

Loans on bank stock have increased $196,723.46. Investments in railroad bonds have increased $2,558,884.44.

Loans on mortgages of real estate have increased $6,230,-879.22, and $1,467,955.73 have been deducted from real estate acquired by foreclosure, which is $5,733,649.77.

Loans on personal security have increased $4,749,178.71. The deposits in banks bearing interest are $11,682,959.46, a decrease from the previous year of $1,224,945.94.

The percentage of assets in the various classes of investments is fourteen and fifteen one-hundredths per cent. in public funds and loans on public funds; ten and one-quarter per cent. in bank stock, and loans on same; four and four-tenths

per cent. in railroad bonds; thirty-five and one-eighth per cent. in loans on mortgages of real estate; three and six one-hundredths per cent. invested in real estate, including foreclosures; twenty-three and forty-six one-hundredths per cent. in loans on personal security; three and seventy-six one-hundreths per cent. in loans to counties, cities and towns; four and forty-four one-hundreths per cent. in deposits in banks on interest; one and thirty-four one-hundreths per cent. in cash on hand and sundry items.

The earnings of the banks were $13,087,208.88 — $441,-560.23 more than the previous year. The amount of dividends was $9,535,391.36, an increase of $1,005,006.15.

Fifteen banks paid the highest rate of dividend of interest allowed, — five per cent.; twenty-four banks paid dividends between four and five per cent; one hundred and twenty banks paid four per cent. dividends; four banks paid three and one-half per cent. dividends; three banks paid three per cent. dividends; one bank, which was organized during the year, paid one dividend of one and one-quarter per cent. for three months; and one bank, which was temporarily enjoined by a decree of the supreme judicial court, and is being wound up by its officers, paid no dividened of interest.

The average rate of ordinary dividends was four and nine one-hundreths per cent.; or twelve one-hundreths per cent. more than the previous year.

The savings banks were generally prosperous during the past year, and their condition is mainly satisfactory. Although the rates of interest have ruled low, and it has been difficult to make profitable investments of their accumulating deposits, still the relief afforded them by the modification of the laws for taxation has enabled them to increase the amount of the dividends to their depositors.

Loan and Trust Companies.

There are six of these companies doing business in the Commonwealth.

In addition to these companies are the Massachusetts Hospital Life Insurance Company, and the Collateral Loan Company, which are under the supervision of the Commissioners of Savings Banks.

Nothing has occurred relative to any of these companies, which requires special comment.

The last legislature passed a resolve referring back to the commissioners of savings banks, and the commissioner of corporations, a bill in relation to loan and trust companies, which had been reported by these commissioners in compliance with a resolve of the legislature of 1882, with instructions to give a hearing to the representatives of all the existing loan and trust companies in the Commonwealth to consider said bill, to make such amendments thereto as they should deem expedient, and report a new bill to this legislature.

The commissioners have attended to the duties required of them and will report a new bill for your consideration.

Co-operative Banks.

There are twenty-five co-operative banks now doing business in the Commonwealth, the same number as last year.

The Mansfield Co-operative Bank has been organized in Mansfield.

The Green River Co-operative Bank, at Greenfield, has been wound up.

The receipts of the Green River Co-operative Bank, which commenced business July 21, 1882, were: —

From dues on shares,	$950 00
From interest,	17 56
From fines,	4 08
From transfer fee,	25
	$971 89

Disbursements.

Paid for shares withdrawn,	$893 19
Paid for expenses,	78 70
	$971 89

The loss to the shareholders was about 6 per cent. of the amount paid in on their shares.

The management of this institution by the officers elected at its organization was faulty and irregular in nearly every respect, and they may justly be charged with its want of success, which can be traced to a failure on their part to observe the

requirements of the laws enacted for the government of co-operative banks.

These institutions had been designated Co-operative Saving Fund and Loan Associations until last year, when by the provisions of chap. 98 of the Acts of 1883, the name "Co-operative Bank" was substituted for "Co-operative Saving Fund and Loan Association." This was done upon the representation of the officers of some of the institutions, that the original name was too long and sometimes led to confusion and errors.

The legislature has amended the general law relative to these banks several times, but as they increase their business, and the amount of their assets becomes larger, other amendments will undoubtedly have to be made, to make the management more simple and effective.

We are not prepared to recommend further changes in the law at present, preferring, if possible, to act in harmony with the managers of these banks when such recommendations shall be made.

We are confident that the time will soon come when our views and those of most of the officers of the banks will concur, and therefore consider it inexpedient to suggest further changes this year.

The condition of these banks is generally satisfactory; they have increased their assets $435,127.12 during the year, which now amount to $1,471,262.43, as will be seen by the table of statistics relative to these institutions, on the following page.

In the succeeding pages will be found a copy of the Public Statutes relative to savings banks, with such additions and amendments as were made by the last legislature.

J. GATCHELL,
C. CURRY,
Commissioners.

NAME.	Location.	Date of Incorporation.	Number of Shares now in force.	Present Number of Members.	Present Number of Borrowers.	Assets.	Increase of Assets from Previous Year.
Cambridge,	East Cambridge,	Sept. 5, 1877.	236	41	10	$4,745 77	$552 68*
Campello,	Brockton,	Oct. 3, 1877.	2,816	419	88	84,080 40	9,999 99
Equitable,	Lynn,	Oct. 2, 1877.	862	176	35	26,981 41	4,273 80
Fitchburg,	Fitchburg,	Oct. 27, 1877.	3,841	474	145	118,191 10	35,651 27
Green River,[1]	Greenfield,	July 15, 1882.	-	-	-	-	383 35*
Haverhill,	Haverhill,	Aug. 20, 1877.	2,300	398	62	53,526 01	13,371 49
Holyoke,	Holyoke,	July 24, 1880.	1,097	191	32	26,939 37	11,493 90
Home,	Worcester,	June 10, 1882.	1,671	233	21	21,648 09	15,328 81
Homestead,	Boston,	Sept. 11, 1877.	3,885	572	71	91,597 09	12,954 52
Mansfield,	Mansfield,	March 10, 1883.	738	176	12	6,130 12	6,130 12
Mechanics',	Taunton,	Sept. 14, 1877.	4,094	607	160	140,696 51	35,110 77
Merchants',	Boston,	Dec. 2, 1881.	1,983	306	25	26,089 32	16,551 76
New Bedford,	New Bedford,	July 11, 1881.	2,444	405	52	45,837 86	21,786 65
People's,	Fall River,	Feb. 18, 1882.	1,368	224	20	22,621 36	13,235 66

Pioneer,	Boston,	July 26, 1877.	4,384	647	134	139,667 51	12,832 23
Plymouth,	Plymouth,	June 7, 1882.	418	125	13	6,260 98	4,438 60
Security,	Brockton,	Dec. 17, 1877.	2,099	391	58	73,601 64	11,530 29
Somerville,	Somerville,	May 4, 1880.	2,483	346	26	40,252 47	20,480 33
Springfield,	Springfield,	April 13, 1882.	1,757	258	36	26,866 01	18,779 33
Taunton,	Taunton,	March 2, 1880.	1,304	496	139	116,367 13	33,846 53
Troy,	Fall River,	July 10, 1880.	2,926	451	62	74,378 43	21,673 79
Waltham,	Waltham,	Oct. 13, 1880.	5,011	802	131	120,512 82	47,871 94
Westfield,	Westfield,	Dec. 13, 1881.	743	164	29	12,216 86	7,866 04
West Roxbury,	Boston,	Feb. 1, 1881.	899	169	16	17,444 16	7,652 26
Worcester,	Worcester,	Oct. 19, 1877.	4,025	581	108	114,917 32	30,363 89
Workingmen's,	Boston,	June 9, 1880.	2,733	375	45	59,692 69	22,839 18
Totals,			56,117	9,027	1,530	$1,471,262 43	$435,127 12

* Decrease.

[1] This bank is winding up its affairs.

[P. S., Chapter 116.]

OF SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

COMMISSIONERS OF SAVINGS BANKS.

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31. In actions for deposits, claimants may be made defendants, etc. Deposits may remain, or be paid into court, etc.
32. When a deposit is made in trust, name, etc., of persons for whom made, to be disclosed; to whom payable in case of death.
33. Depositor to be notified when amount entitled to dividend is exceeded.
34. List of amounts due depositors not entitled to dividend to be published once in five years.

SPECIAL TRUST FUNDS.

35. Corporations may receive funds in trust for parks, shade trees, cemeteries, and drinking fountains.
36. Probate court may authorize executors, etc., holding funds in trust for such purposes, to deposit same.
37. Statement of the amount thereof to be made every third year, etc.
38. If the corporation ceases to do business, these funds, where to be deposi ted.

BOOKS AND RETURNS.

39. Commissioners may prescribe manner of keeping and auditing books, etc.
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44. Receivers to deposit unclaimed moneys, etc., with treasurer.

COMMISSIONERS OF SAVINGS BANKS.

SECTION 1. The board of commissioners of savings banks shall consist of two commissioners appointed by the governor, with the advice and consent of the council, and subject to removal in like manner, each of whom shall be sworn, and shall hold office for the term of three years unless sooner removed. Upon the occurrence of a vacancy before the expiration of a term, an appointment shall be made for the remainder of the term.

Appointment and tenure of office of board. 1866, 192, §§ 1, 2. 1876, 231, §§ 1-3.

SECT. 2. The annual salary of each of said commissioners shall be two thousand eight hundred dollars; and the board shall be allowed two thousand dollars a year for clerical assistance, and also the actual expenses incurred in travelling in the discharge of its official duties.

Compensation and allowances. 1879, 124, § 1. 1882, chap. 148.

SECT. 3. The commissioners shall visit once in every year, and as much oftener as they deem expedient, every savings bank and institution for savings incorporated by authority of this Commonwealth. At such visits they shall have free access to the vaults, books and papers, and shall thoroughly inspect and examine all the affairs of each of said corporations, and make such inquiries as may be necessary to ascertain its condition and ability to fulfil all its engagements, and whether it has complied with the provisions of law. They shall preserve in a permanent form a full record of their proceedings, including a statement of the condition of each of said corporations.

The board to visit and examine every bank annually. 1866, 192, § 2. 1876, 231, § 3.

SECT. 4. Either of the commissioners may summon all trustees, officers or agents of any such corporation, and such other witnesses as he thinks proper, in relation to the affairs, transactions and condition of the corporation, and for that purpose may administer oaths; and whoever refuses, without justifiable cause, to appear and testify when thereto required, or obstructs a commissioner in the discharge of his duty, shall be punished by fine not exceeding one thousand dollars, or imprisonment not exceding one year.

may summon and examine officers, etc.; penalty for refusing to obey summons, or obstructing commissioner. 1866, 192, § 3. 1876, 231, § 3.

SECT. 5. Upon the certificate under oath of any five or more officers, trustees, creditors or depositors of any such corporation, setting forth their interest and the reasons for making such examination, directed to the commissioners and requesting them to examine such corporation, they shall forthwith make a full investigation of its affairs in the manner before provided.

shall examine bank on request of five officers or creditors, etc. 1866, 192, 4. 1876, 231, § 3.

SECT. 6. The commissioners, if upon such examination any such corporation appears to be insolvent, or its condition such

proceedings by, when bank insolvent, or in

a hazardous condition. 1866, 192, § 5. 1876, 231, § 3.

as to render its further proceeding hazardous to the public or to those having funds in its custody, shall apply, or, if such corporation appears to have exceeded its powers or failed to comply with any rule, restriction or condition provided by law, they may apply to a justice of the supreme judicial court to issue an injunction restraining such corporation, in whole or in part, from further proceeding with its business until a hearing can be had. Such justice may, with or without previous notice, issue such injunction, and, after a full hearing, may dissolve or modify it or make it perpetual, and may make such orders and decrees according to the course of proceedings in equity to restrain or prohibit the further prosecution of the business of the corporation as may be needful in the premises; and may appoint one or more receivers to take possession of its property and effects, subject to such directions as may from time to time be prescribed by the court or a justice thereof.

Schedule of effects to be made, sworn to, and delivered to receivers. Officers may be examined under oath. 1878, 253, § 5.

SECT. 7. When receivers are so appointed, the treasurer of the corporation shall make a schedule of all its property; and its treasurer, board of investment, and other officers transferring its property to the receivers shall make oath that said schedule sets forth all the property which the corporation owns or is entitled to. The treasurer shall deliver said schedule to the receivers and a copy thereof to the commissioners, who may at any time examine under oath such treasurer, board of investment, or other officers, in order to determine whether or not all the property which the corporation owns or is entitled to has been transferred to the receivers.

Commissioners to examine the accounts, etc., of receivers. 1878, 253, §§ 1, 2, 3.

SECT. 8. The commissioners, or one of them, shall at least once in every year, and as much oftener as they deem expedient, examine the accounts and doings of all such receivers; and shall carefully examine and report upon all accounts and reports of receivers made to the supreme judicial court and referred to the commissioners by the court; and, for the purposes of this section, shall have free access to the books and papers relating to the transactions of such receivers, and may examine them under oath relative to such transactions.

to report violations of law. 1866, 192, § 7. 1876, 231, § 3. 1878, 253, § 6.

SECT. 9. The commissioners, if in their opinion any such corporation or its officers or trustees have violated any law in relation to savings banks or institutions for savings, shall forthwith report the same, with such remarks as they deem expedient, to the attorney-general, who shall forthwith institute a prosecution for such violation in behalf of the Commonwealth.

to report violations of law by receivers. 1878, 253, § 4.

SECT. 10. The commissioners, whenever in their opinion any such receiver has violated his duty, shall present the facts to the supreme judicial court.

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

Savings banks and institutions for savings, powers and duties of. 1876, 203, § 1.

SECT. 11. All savings banks or institutions for savings, incorporated under the authority of this Commonwealth, may exercise the powers, and shall be governed by the rules, and subject to the duties, liabilities, and provisions contained in the following sections, so far as the same are consistent with the provisions of their respective charters; and any such corporation may, by vote at its annual meeting or at a meeting called for the purpose, except any provision of said sections which is inconsistent with its charter.

Power of general court over same. Penalty for obstructing investigation. G. S. 57, §§ 102, 103, 155. 1876, 203, § 27.

SECT. 12. The general court may make other or further regulations for the government of such corporations, or may take away their corporate powers; and every such corporation and its officers shall be subject to examination by any committee of the general court appointed for the purpose, who may examine into the doings of the corporation, and shall have free access to its books and vaults. An officer of such corporation, or other person having charge of its books and property, who refuses or neglects to exhibit them to such committee, or who in any way obstructs its examination thereof, shall be punished by fine not exceeding ten thousand dollars, or imprisonment not exceeding three years.

OFFICERS AND MEETINGS.

Officers of such corporations. 1876, 203, §§ 2, 3.

SECT. 13. The officers of every such corporation shall consist of a president, one or more vice-presidents, a board of not less than nine trustees, a treasurer, clerk, and such other officers as it may find necessary for the management of its affairs. The president, vice-presidents and trustees shall be chosen from the members, and no person shall hold any office in two such corporations at the same time. Such officers shall be sworn, and shall hold their several offices until others are chosen and qualified in their stead, except in the cases hereinafter provided otherwise.

Treasurer's bond, and duty of trustees and board concerning same. 1876, 203, § 3. 1880, 162.

SECT. 14. The treasurer shall give bond for the faithful discharge of his duties to the satisfaction of the trustees, and they shall file a copy of the bond with the commissioners, and shall notify them of any change thereafter made therein. The commissioners shall keep a record showing when said bonds expire and the changes so notified, and, whenever in their judgment it is necessary for the security of the depositors, shall require a new bond, in such amount and with such sureties as they may approve.

Choice and appointment of officers. Vacancies. Not taking oath, to vacate office. Clerk to notify persons elected, and publish list. Penalty. 1876, 203, § 4.

SECT. 15. The officers of every such corporation, except the treasurer, shall be chosen at its annual meetings, to be holden at such time as the by-laws direct, anything in its charter to the contrary notwithstanding. The treasurer shall be appointed by the trustees, and shall hold his office during their pleasure. If an office becomes vacant during the year, the trustees may appoint a person to fill the same until it is filled at the next annual meeting; and if a person chosen or appointed does not within thirty days thereafter take the oath, his office shall thereupon become vacant. The person acting as clerk at such meeting shall, within ten days thereafter, notify all persons elected to an office, and within thirty days thereafter shall publish in some newspaper published within the county a list of all persons who have taken the oath of office to which they were elected. A clerk neglecting to make such notification or publication, or making a false publication, and any person who knowingly publishes or circulates, or knowingly causes to be published or circulated, a printed notice containing the name of a person as an officer of any such corporation who has not taken the oath of office, shall be liable to a penalty of fifty dollars.

Special meetings, how called and notified. 1876, 203, § 5.

SECT. 16. Every such corporation may at any time hold special meetings by order of its trustees; and its treasurer shall also notify special meetings upon the requisition in writing of any ten members of the corporation. Notice of all meetings shall be given by public advertisement in some newspaper of the county where the corporation is established, or by seasonably mailing to each member a written or printed notice of such meeting.

Members of the corporation. 1876, 203, § 6.

SECT. 17. Every such corporation may, at a legal meeting, elect by ballot any citizen of this Commonwealth to be a member thereof; and any person may, at an annual meeting, cease to be a member, if he has filed with the treasurer a written notice of his intention so to do three months at least before such meeting. No person shall continue to be a member after removing from the Commonwealth.

Regular meetings of trustees to be held once in three months. Quorum. Statement of condition of bank. Record of each meeting, and names of trustees present. Office of trustee, how vacated, and proceedings thereon. 1876, 203, § 7.

SECT. 18. A regular meeting of the board of trustees of every such corporation shall be held as often as once in three months, for the purpose of receiving the report of its treasurer, and for the transaction of other business. A quorum shall consist of not less than seven trustees, but less than a quorum may adjourn from time to time or until the next regular meeting. At each regular meeting the trustees shall cause to be prepared a statement showing the condition of the corporation as it appears upon its books, in the form of a trial balance of its

accounts, and such statement shall be posted in a conspicuous place in its banking-room, and there remain until the next regular meeting of said board. A record shall be made at each meeting of the transactions of the trustees and the names of those present. If a trustee fails to attend the regular meetings of the board, or to perform any of the duties devolved upon him as such trustee, for six consecutive months, his office shall thereupon become vacant. A record of such vacancy shall be entered upon the books of the corporation, and a transcript of such record shall be sent by mail to the person whose office is thus made vacant.

Names of investing officers to be published in newspaper. 1882, 50, § 1.

The trustees of every savings bank and institution for savings, incorporated under the authority of this Commonwealth, shall cause to be published semi-annually in some newspaper published in the county in which such corporation is located the names of the members of the board of investment or other officers of such corporation charged with the duty of investing its funds. The first publication thereof shall be within thirty days of the election of said officers and the second publication at the expiration of six months therefrom.

DEPOSITS, LOANS AND INVESTMENTS.

Limit to amount of deposits from any person, and interest. 1876, 203, § 8.

SECT. 19. Every such corporation may receive deposits from any person until they amount to one thousand dollars; and may allow interest upon such deposits, and upon the interest accumulated thereon, until the principal, with the accrued interest, amounts to sixteen hundred dollars; and thereafter upon no greater sum than sixteen hundred dollars; but the limitations contained in this section shall not apply to deposits by religious or charitable corporations.

Deposits, etc., how invested. 1876, 203, § 9.

SECT. 20. Deposits and the income derived therefrom shall be invested only as follows: —

First mortgages of real estate. 1876, 203, § 9, cl. 1.

First, On first mortgages of real estate, situated in this Commonwealth, to an amount not to exceed sixty per cent. of the valuation of such real estate: but not exceeding seventy per cent. of the whole amount of deposits shall be so invested; and no loan on mortgage shall be made except upon the report of not less than two members of the board of investment, who shall certify to the value of the premises to be mortgaged, according to their best judgment, and such report shall be filed and preserved with the records of the corporation.

Public funds, 1872, 203, § 9, cl. 3. 1880, 177, § 1, 1881, 214, § 2.

Second, In the public funds of the United States, of any of the New England states, or of the state of New York, in the bonds or notes of any city, county, or town of this Common-

wealth, or of any city of the states of Maine, New Hampshire, Vermont, Rhode Island, or Connecticut, whose net indebtedness does not exceed five per cent. of the last preceding valuation of the property therein, for the assessment of taxes; or of any county or town thereof whose net indebtedness does not exceed three per cent. of such valuation; or in the notes of any citizen of this Commonwealth, with a pledge of any of the aforesaid securities at no more than the par value thereof.

May make certain additional investments. 1882, chap. 231.

In addition to the investments authorized by section twenty of chapter one hundred and sixteen of the Public Statutes, savings banks and institutions for savings may invest their deposits and the income derived therefrom in the legally authorized bonds of the states of Pennsylvania, Ohio, Michigan, Indiana, Illinois, Wisconsin and Iowa, and of the District of Columbia, and in the legally authorized bonds, for municipal purposes, of any city in the aforesaid states, and in the state of New York, which has at the date of such investment more than fifty thousand inhabitants and whose net indebtedness does not exceed five per cent. of the valuation of the taxable property therein, to be ascertained by the last preceding valuation of property therein, for the assessment of taxes; and in the note or notes of any citizen of this Commonwealth, with a pledge as collateral of any of the aforesaid securities, the amount invested in such note or notes not to exceed in any case eighty per cent. of the market value of the securities pledged.

1883, chap. 127.

The term "net indebtedness," used of city, town or district in any statute limiting or regulating the investment of sinking, trust and other funds of the Commonwealth, the deposits in savings banks and trust companies or other like funds shall be construed to denote the indebtedness of such city, town or district omitting debt created for supplying the inhabitants with water and deducting the amount of sinking funds available for the payment of such indebtedness.

Railroad bonds. 1881, 214, §§ 1, 4.

Third, In the first mortgage bonds of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part in the same, and which is in possession of and operating its own road, and has earned and paid regular dividends for the two years next preceding such investment; or in the first mortgage bonds, guaranteed by any such railroad company, of any railroad company so incorporated whose road is thus located; or in the bonds or notes of any railroad company incorporated under the laws of this Commonwealth, and whose road is located wholly or in part therein, and is unencumbered by mortgage, and which

has paid a dividend of not less than five per cent. per annum for two years next preceding such investment; or in the notes of any citizen of this Commonwealth, with a pledge as collateral of any of the aforesaid securities at no more than eighty per cent. of the par value thereof; but street railway companies shall not be considered railroad companies within the meaning of this section.

Savings banks and institutions for savings may invest in bonds or notes of the Old Colony Railroad Company issued according to law notwithstanding the mortgages on that part of its railroad formerly belonging to the Boston, Clinton, Fitchburg and New Bedford Railroad Company. 1883, chap. 134.

Fourth, In the stock of any bank incorporated under the authority of this Commonwealth, or the stock of any banking association located in the New England states, and incorporated under the authority of the United States, or on the notes of any citizen of this Commonwealth, with a pledge as collateral of any of the aforesaid securities at no more than eighty per cent. of the market value and not exceeding the par value thereof: *provided*, that such corporation shall not hold, both by way of investment and as security for loans, more than one-quarter of the capital stock of any one bank or banking association, nor invest more than ten per cent. of its deposits, nor more than one hundred thousand dollars, in the capital stock of any one such bank or association. Savings banks may deposit sums not to exceed twenty per cent. of the amount of their deposits, on call, in such banks or banking associations, or in any trust company incorporated under the laws of this Commonwealth which provides the same security as banking associations incorporated under the authority of the United States, and may receive interest for the same. Bank stocks, and deposits in banks, etc., 1876, 203, § 9, cl. 4. 1881, 214, § 3.

No savings bank or institution for savings shall hereafter invest or hold as collateral security more than three per cent. of its deposits in the stock of any one bank or banking association such as are described in the fourth clause of section twenty of chapter one hundred and sixteen of the Public Statutes. Any such savings bank or institution for savings which now has more than three per cent. of its deposits invested as aforesaid, shall reduce its investments therein to said limit, on or before the first day of July in the year eighteen hundred and eighty-three. Investments in the stock of banks limited. 1882, chap. 224.

No savings bank or institution for savings shall hereafter invest, or hold as collateral security, more than thirty-five per cent. of its deposits in the stock of banks and banking associa- 1883, chap. 202.

tions, such as are described in clause four, section twenty, of chapter one hundred and sixteen of the Public Statutes. Any such savings bank or institution for savings which now has more than thirty-five per cent. of its deposits invested as aforesaid, shall reduce its investments therein to said limit on or before the first day of July in the year eighteen hundred and eighty-five.

Loans to depositors. 1879, 57, § 1.

Fifth, In loans upon the personal notes of the depositors of the corporation, but not exceeding one-half of the amount of his deposit to a depositor; and in each such case the deposit and the book of the depositor shall be held by the corporation as collateral security for the payment of such loan.

Personal securities. 1876, 203, § 9, cl. 5.

Sixth, If such deposits and income cannot be conveniently invested in the modes hereinbefore prescribed, not exceeding one-third part thereof may be invested in bonds or other personal securities, payable at a time not exceeding one year, with at least two sureties, if the principal and sureties are all citizens of this Commonwealth and resident therein.

Corporation building and site. 1876, 203, § 9, cl. 6.

Seventh, Ten per cent. of the deposits of any such corporation, but not exceeding two hundred thousand dollars, may be invested in the purchase of a suitable site and the erection or preparation of a suitable building for the convenient transaction of its business.

Real estate acquired by foreclosure, etc. 1876, 203, § 26. See c. 13, § 20.

Eighth, Any such corporation may hold real estate acquired by the foreclosure of any mortgage owned by it, or by purchase at sales made under the provisions of any such mortgage or upon judgments for debts due it, or in settlements effected to secure such debts; but all such real estate shall be sold by it within five years after the title thereto is vested in the corporation.

1883, chap. 52.

Any savings bank or institution for savings incorporated under the authority of this Commonwealth may sell any real estate now held by it, which has been acquired by the foreclosure of any mortgage owned by it, or by purchase at sales made under the provisions of any such mortgage, or upon judgments for debts due it or in settlements effected to secure such debts, at any time before the first day of July in the year eighteen hundred and eighty-four: *provided, however*, that the commissioners of savings banks, may upon the petition of the trustees of any savings bank, and for good cause shown, grant an additional time not exceeding two years within which such real estate shall be sold; nothwithstanding any limit provided by the eighth clause of section twenty of chapter one hundred and sixteen of the Public Statutes, and section one of chapter two hundred of the acts of eighteen hundred and eighty-two.

The exemption from taxation granted to savings banks and institutions for savings by section twenty of chapter thirteen of the Public Statutes on account of real estate acquired by the completion of foreclosure, or by purchase under the provisions of the eighth clause of section twenty of chapter one hundred and sixteen of the Public Statutes, is hereby extended and shall be allowed for the term during which such real estate shall be held under the provisions of chapter fifty-two of the acts of the present year, or of any general law; and the tax for the present year shall be assessed and collected in accordance with the provisions of this act. 1883, chap. 248.

Ninth, The provisions of this chapter shall not be construed to invalidate or in any manner impair the title of any corporation to any securities which have been or may be held by it in pledge or as security for a loan or indebtedness; and the same shall be held for the purposes for which they were pledged; and nothing herein contained shall require any such corporation to change any of its investments made before the first day of October in the year eighteen hundred and seventy-six. Pledges of securities as collateral to remain valid. 1876, 203, § 30. 1878, 94, § 1.

Sect. 21. No member of a committee or board of investment, or officer of such corporation charged with the duty of investing its funds, shall borrow or use any portion thereof, be surety for loans to others, or in any manner, directly or indirectly, be an obligor for money borrowed of the corporation; and if such member or officer becomes the owner of real estate upon which a mortgage is held by the corporation, his office shall become vacant at the expiration of sixty days thereafter, unless he has ceased to be the owner thereof, or has caused said mortgage to be discharged. Only one of the persons holding the offices of president, clerk, and treasurer shall at the same time be a member of the investing committee. No officer, etc., to borrow the funds of the corporation, or become surety. 1876, 203, § 10.

Sect. 22. No such corporation, nor any person acting in its behalf, shall negotiate, take, or receive a fee, brokerage, commission, gift, or other consideration for or on account of a loan made by or on behalf of such corporation, other than appears on the face of the note or contract by which such loan purports to be made; but nothing herein contained shall apply to any reasonable charge for services in the examination of titles and preparation of conveyances to such corporation as security for its loans. Whoever violates a provision of this section shall be punished by fine of not less than one hundred, nor more than one thousand dollars. All sums paid for services, fees, or otherwise to a member of the board of trustees shall be reported in detail at each regular meeting of the trustees. Savings banks, etc., not to receive brokerage, etc., on account of a loan. Penalties. 1876, 203, § 11.

Applications for loans to be in writing, and record kept. 1876, 203, § 12.

SECT. 23. All applications for loans shall be made in writing, through the treasurer of the corporation, who shall keep a record thereof, showing the date, name of applicant, amount asked for, and the security offered, and he shall cause the same to be presented to the board of investment.

DIVIDENDS AND PAYMENTS.

Guaranty fund to be created and maintained 1876, 203, § 13.

SECT. 24. Every such corporation shall, at the time of making each semi-annual dividend, reserve as a guaranty fund, from the net profits which have accumulated during the six months then next preceding, not less than one-eighth nor more than one-fourth of one per cent. of the whole amount of deposits. until such fund amounts to five per cent. of the whole amount of deposits, which fund shall be thereafter maintained and held to meet losses in its business from depreciation of its securities, or otherwise.

Net profit to be divided among depositors, and in what manner. 1876, 203, § 14.

SECT. 25. The income or profit of every such corporation, after a deduction of all reasonable expenses incurred in the management thereof and the guaranty fund, shall be divided among its depositors or their legal representatives at times fixed by its by-laws in the following manner: Ordinary dividends shall be made every six months, and shall not exceed two and one-half per cent. on all sums which have been on deposit for six months preceding, or one and one-fourth per cent. on all sums which have been on deposit for three months preceding; and no ordinary dividend shall be declared or paid except as above provided, nor upon a deposit of less than three months' standing; and any such corporation may, by its by-laws, provide that no dividends shall be declared or paid on a less sum than three dollars, or on the fractional part of a dollar.

Dividend not to be paid unless net profits are one and one-half per cent., except, etc. 1876, 203, § 15. 1880, chap. 150.

SECT. 26. If, at the time provided by the by-laws for making ordinary dividends, the net profits for the six months preceding, over and above the sum to be added to the guaranty fund, do not amount to one and one-half per cent. of the deposits, no dividend of the profits shall be declared or paid, except such as shall be approved in writing by the commissioners.

Extra dividends may be paid once in every three years, when, etc. 1876, 203, § 16.

SECT. 27. Once in every term of three years, if the net profits accumulated over and above said guaranty fund and dividends amount to one per cent. of the deposits which have remained in such corporation for one year then next preceding, such net profits shall be divided among the depositors whose deposits have remained therein for one year at least then next preceding, in proportion to the amount of dividends which

have been declared on their deposits during the three years then next preceding.

SECT. 28. No dividend shall be declared until the trustees cause an examination to be made, and find that the amount thereof has actually accrued; and no dividend or interest shall be paid unless authorized by a vote of the trustees after such examination.

No dividend to be declared or paid, until, etc. 1876, 203, § 17.

SECT. 29. The principal deposits in such corporations may be withdrawn at such time and in such manner as the by-laws direct, but the deposits so withdrawn shall be deducted in each case from the amounts last deposited. Money deposited in the name of a minor may, at the discretion of the trustees or committee of investment, be paid to such minor or to the person making such deposit; and the same shall be a valid payment.

Deposits, how withdrawn. Payments to minors. 1876, 203, § 18. 127 Mass. 183.

SECT. 30. A person indebted to any such corporation, whether his indebtedness is secured or not, may, in any proceeding for the collection thereof or for the enforcement of any security therefor, set off the amount of a deposit held and owned by him at the time of the commencement of such proceeding, and of the interest due thereon, except a deposit purchased or acquired from another after the commencement of proceedings in equity to restrain the corporation from doing its actual business.

Depositor may set off the amount of his deposit in proceedings by the corporation. 1878, 261, § 1.

SECT. 31. In actions against any such corporation for money on deposit therewith, if it appears that the same fund is claimed by another party than the plaintiff, whether by the husband or wife of such plaintiff, or otherwise, the court in which such action is pending, on the petition of the corporation and on such notice as the court considers proper to the plaintiff and to such claimants, may order the proceedings to be amended by making such claimants parties defendant thereto; and thereupon the rights and interests of the several parties in and to said funds shall be heard and determined. Such deposits may remain with the corporation until final judgment, and shall be paid in accordance with the order of the court, or may be paid into court to await final judgment; and, when so paid into court, the corporation shall be stricken out as a party to the action, and its liability for such deposit shall cease. The taxable costs of the corporation in such actions shall be in the discretion of the court, and may be charged upon the fund.

When deposits are claimed by a person other than plaintiff, claimants may be made defendants, etc. Deposits may remain or be paid into court, etc. 1876, 203, § 19. 1877, 179.

SECT. 32. When a deposit is made in such corporation by any one in trust for another, the name and residence of the person for whom it is made shall be disclosed, and it shall be cred-

When a deposit is made in trust, name, etc., of person for whom made, to be disclosed;

to whom payable in case of death. 187, 203, § 20.

ited to the depositor as trustee for such person; and if no other notice of the existence and terms of a trust has been given in writing to the corporation, in the event of the death of the trustee, the deposit, with the interest thereon, may be paid to the person for whom such deposit was made, or to his legal representative.

Depositor to be notified when amount entitled to dividend is exceeded. 1876, 203, § 21.

SECT. 33. The treasurer of every such corporation, upon making up each semi-annual dividend, shall send written notice by mail to each depositor, who for six months then next preceding has not been entitled to a dividend on the whole amount standing to his credit, because the same exceeds the amount on which interest is allowed, specifying the amount not entitled to dividend.

List of amounts due depositors not entitled to dividend to be published once in five years. 1876, 203, § 22.

SECT. 34. Every such corporation shall once in five years publish, in some newspaper of the county where it is established, a list of the amounts standing to the credit of depositors who have not been entitled to dividends on the whole amounts standing to their credit for two years then next preceding, because the same exceed the amount on which interest is allowed, with the names and last known residences of the persons to whose credit such amounts stand, which publication shall be continued in three successive papers.

SPECIAL TRUST FUNDS.

Funds in trust for parks, shade trees, cemeteries and drinking fountains. Principal not to be withdrawn, and to be exempt from attachment. 1875, 174, § 1.

SECT. 35. Any such corporation may receive on deposit to any amount funds in trust for the purpose of setting out shade-trees in streets and parks, and improving the same; for purchasing land for parks, and improving the same; for maintaining cemeteries or cemetery lots, and for erecting and maintaining drinking fountains in public places, or for any or all of said purposes. Such funds shall be placed on interest in such corporation, and the interest and dividends arising therefrom shall be paid semi-annually to such city, town or cemetery authorities as may be designated by the doners of said funds or the will of the person bequeathing the same, and shall be expended by such authorities within their respective cities, towns or cemeteries for any or all of said purposes, as may be specified by such donors or such will. No part of the principal of such funds shall be withdrawn or expended, and the same shall be exempt from attachment or levy on execution.

Probate courts may authorize executors, etc., to deposit funds in trust for such purposes. 1877, chap. 162.

SECT. 36. A judge of the probate court, after due notice and a hearing, if in his judgment it is expedient so to do, may authorize an executor, administrator or trustee holding money or other personal property for any of the purposes mentioned

in the preceding section, to deposit such moneys or the avails arising from such personal property in any such corporation designated by the judge, to be held by it in the manner and for the uses and purposes mentioned in said section, and upon the trusts upon which said executor, administrator, or trustee held the same; and upon the deposit of such money and its receipt and acceptance by such corporation the said executor, administrator or trustee shall be discharged from further care and responsibility therefor.

Statement of the amount thereof to be made every third year, etc. 1875, 174, § 2.

SECT. 37. The funds held in accordance with the two preceding sections shall be known as the "Shade-Tree and Cemetery Fund," and the treasurer of the corporation in which they are deposited shall give a certificate of gift to each donor of such funds, and shall send by mail or deliver in the month of January in every third year after the first deposit to the mayor of any city, or the chairman of the selectmen of any town within the limits of which the interest and dividends of any such fund are to be expended, a written statement, signed by such treasurer, of the amount of funds on deposit for the purposes aforesaid, which statement shall be recorded in the office of the clerk of such city or town.

If the corporation ceases to do business, these funds to be deposited in another. 1875, 174, § 3.

SECT. 38. If a corporation holding such funds surrenders its charter or ceases to do business the supreme judicial court may order said funds to be transferred and deposited in some other such corporation upon the same trusts as aforesaid; and if the laws authorizing such corporations are repealed the court may order said funds to be transferred and deposited in such banking institutions as it may deem proper, to be held upon the trusts aforesaid.

BOOKS AND RETURNS.

Board may prescribe manner of keeping and auditing books, etc. 1880, 228, § 1.

SECT. 39. The commissioners may prescribe the manner and form of keeping and auditing the books and accounts of any such corporation.

Treasurer to make annual report to board. Particulars to be stated in same. 1876, 203, § 23. 1877, chap. 159.

SECT. 40. The treasurer of every such corporation shall annually within fifteen days after the last business day of October make a report to the commissioners, showing accurately the condition thereof at the close of business on said day. The report shall be in such form as the commissioners shall prescribe, and shall specify the following particulars: namely, Name of corporation, and number of corporators; place where located; amount of deposits; amount of each item of other liability; public funds, including all United States, state, county, city, and town bonds, stating each particular kind, the par value, estimated market value and amount invested in each;

loans on public funds, stating amount on each; bank stock, stating par value, estimated market value, and amount invested in each; loans on bank stock, stating amount on each; railroad bonds, stating par value, estimated market value, and amount invested in each; loans on railroad bonds, stating amount on each; estimated value of real estate, and amount invested therein; loans on mortgage of real estate; loans to counties, cities, or towns; loans on personal security; cash on deposit in banks, with the names of such banks, and the amount deposited in each; cash on hand; the whole amount of interest or profits received or earned, and the rate and amount of each semi-annual dividend for the previous year; the times for dividends fixed by the by-laws; the average annual per cent. of dividends for the term ending at the time of and including the last extra dividend; the rates of interest received on loans; the total amount of loans bearing each specified rate of interest; the number of outstanding loans which are of an amount not exceeding three thousand dollars each, and the aggregate amount of the same; the number of open accounts; also the number and amount of deposits received; the number of deposits received of three hundred dollars or more at one time; the number and amount of withdrawals; the number of accounts opened, and the number of accounts closed, severally, for the previous year; and the annual expenses of the corporation; all of which shall be certified and sworn to by the treasurer. And five or more of the trustees shall certify and make oath that the report is correct according to their best knowledge and belief.

Additional statements may be required by the board. 1880, 228, § 2.

SECT. 41. Such annual reports shall also, when so required by the commissioners, state the number and amount of open accounts of fifty dollars and less, of those exceeding fifty dollars and not more than one hundred dollars, of those exceeding one hundred dollars and not more than two hundred dollars, of those exceeding two hundred dollars, and not more than five hundred dollars, of those of one thousand dollars or more; and of those to the credit of women, both adult and minor, guardians, religious and charitable associations, and in trust, respectively.

Blank forms of reports to be furnished. Commissioners to report to the general court. 1866, 192, § 6. 1876, 203, § 24. 1878, 253, § 2.

SECT. 42. The commissioners shall furnish blank forms of reports to every such corporation, and shall prepare annually from such reports, and communicate to the general court on or before the first Wednesday in January, a statement of the condition of each corporation from which a report has been received for the preceding year, and shall include therein a statement of the affairs of such corporations in the hands of receivers, and

shall make such suggestions as they may deem expedient relative to the general conduct and condition of each of the corporations visited by them.

Treasurer to inform overseers of poor of deposits to the credit of a pauper. 1876, 203, § 25.

SECT. 43. The treasurer of every such corporation shall, upon a written request signed by an overseer of the poor of a city or town, inform him of the amount, if any, deposited in the corporation to the credit of any person named in such request, who is a charge upon the Commonwealth or upon a city or town therein as a pauper; and a treasurer who unreasonably refuses to give such information, or wilfully renders false information, shall forfeit fifty dollars for every such offence, to the use of the city or town upon which such pauper is a charge, or to the Commonwealth if the pauper is a charge upon the Commonwealth.

Receivers to deposit books and papers with commissioners at end of year after settlement, ordered by court. 1882, 77, § 1.

Receivers of insolvent savings banks and institutions for savings shall, at the end of one year after final settlement ordered by the court, deposit with the commissioners of savings banks all books and papers of such insolvent savings banks and institutions for savings, including those relating to their receivership. And said commissioners shall receive and hold the same in some proper repository in the state house.

Sect. 44 repealed by Acts of 1883, chap. 258, and the following substituted.

At the expiration of one year after final settlement ordered by the court, receivers of insolvent insurance companies and receivers of insolvent savings banks and institutions for savings shall report to the court the names and residences, when known, of the persons or parties entitled to any moneys or dividends from the estate of such corporations remaining in their hands uncalled for, with the amount due to each. The court shall thereupon order such notice to be given by the receivers as justice may require, and upon the expiration of one year from the time of giving such notice the receivers shall in like manner report the amounts still uncalled for. Unless cause shall appear for decreeing otherwise, such amounts shall then be ordered to be paid into the treasury of the Commonwealth and schedules signed by the receivers shall at the same time be deposited with the treasurer and auditor of the Commonwealth setting forth the decree of the court and the names and residences, so far as known, of the persons or parties entitled thereto arranged in alphabetical order and the amount due to each. The auditor shall forthwith cause notice of such deposit to be mailed to such parties.

The deposit of books and papers required from receivers of insolvent corporations under the provisions of section one of chapter seventy-seven of the acts of the year eighteen hundred and eighty-two shall be made at the time when the payment

into the treasury of the Commonwealth of such unclaimed moneys or dividends is required by law to be made and not before.

Section one hundred seventy-three of chapter one hundred nineteen, and section forty-four of chapter one hundred sixteen of the Public Statutes are hereby repealed, but receivers of any insolvent savings bank or institution for savings in whose case final decree of distribution has been made at the passage of this act shall make payments into the treasury of the Commonwealth as required by the provisions of section forty-four of chapter one hundred sixteen of the Public Statutes notwithstanding, and persons or parties entitled to receive any portion of such sums or of the sums already paid into the treasury under the provisions of said section, or the acts of which they are a continuation may within two years from the passage of this act and persons or parties entitled to receive any portion of the sums paid into the treasury under the provisions of the first section of this act may within two years from the time of such deposit and notice given make claim to the auditor of the Commonwealth therefor. Upon establishing the validity of their claim, certification, warrant and payment shall follow as in case of other valid claims against the Commonwealth.

ABSTRACT OF ANNUAL REPORTS

OF THE

SAVINGS BANKS, TRUST COMPANIES, AND CO-OPERATIVE BANKS,

SHOWING THEIR

CONDITION AT THE CLOSE OF BUSINESS ON THE 31ST OF OCTOBER, 1883.

ABINGTON SAVINGS BANK — ABINGTON.

Incorporated 1853. Number of corporators, 53.

Z. N. WHITMARSH, *President.* JUDSON N. FARRAR, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,128,615 23	Public funds,	$91,012 50
Earnings undivided,	20,055 39	Bank stock,	144,450 00
Guaranty fund,	18,050 00	Loans on bank stock,	1,000 00
		Railroad bonds,	45,661 08
		Real estate,	19,253 15
		Real estate by foreclosure,	7,638 31
		Loans on real estate,	736,740 59
		Loans on personal security,	45,880 86
		Loans to counties, cities or towns,	7,500 00
		Deposit in bank, on interest,	65,647 61
		Expense account,	191 52
		Taxes and insurance,	195 44
		Suspense account,	869 97
		Cash on hand,	679 59
	$1,166,720 62		$1,166,720 62

Loans on bank stock: —

On 10 shares Abington National Bank,	$1,000 00

Invested in real estate (for banking purposes),	$19,253 15
Estimated value of the same,	19,253 15
Amount of real estate held by foreclosure,	7,638 31
Assessed value of the same,	8,450 00
Amount of income received from the same,	686 00
Amount of municipal tax on real estate,	191 52

Cash on deposit in bank: —

Abington National Bank,	$65,647 61

Whole amount of interest or profits received or earned,		$64,640 92
Rate and amount of each semi-annual dividend for previous year,	2¼ per cent.,	23,472 27
	2¼ per cent.,	24,286 56

Time for the dividends, fixed by the by-laws: First Tuesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7½.

The total amount of loans, with each specified rate of interest: $651,621.45, 6 per cent.; $17,500, 5½ per cent.; $121,500, 5 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	483	
Aggregate amount of the same,		375,750 00
Number of open accounts,	2,965	
Number and amount of deposits (including dividends), received for previous year,	7,448	252,610 98
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	179	102,245 00

Number and amount of open accounts of $50 and less,	675	$14,245 75
Number and amount of open accounts exceeding $50, and not more than $100,	295	22,044 50
Number and amount of open accounts exceeding $100, and not more than $200,	393	54,768 25
Number and amount of open accounts exceeding $200, and not more than $500,	607	199,287 90
Number and amout of open accounts of $1,000 or more,	397	464,712 20
Number and amount of open accounts to the credit of women, both adult and minor,	1,506	512,892 65
Number and amount of open accounts to the credit of guardians,	24	11,931 34
Number and amount of open accounts to the credit of religious and charitable associations,	28	7,721 95
Number and amount of open accounts in trust,	120	62,513 66
Number and amount of withdrawals,	1,521	178,885 29
Number of accounts opened the previous year,	473	
Number of accounts closed the previous year,	320	
Amount of expenses of the corporation during previous year,		3,958 97
Amount of treasurer's bond,		15,000 00

Date of examination by commissioner: Sept. 8.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston 4s,	$15,000	$15,300 00	$15,000 00
of Fall River 6s,	25,000	28,495 00	27,407 50
of Holyoke 7s,	5,000	5,750 00	5,000 00
of Bangor, Me., 6s,	10,000	11,330 00	8,605 00
of Portland, Me., 6s,	7,000	7,770 00	7,000 00
of Meriden, Conn., 6s,	20,000	22,700 00	21,000 00
Town of Abington 4½s,	7,000	7,280 00	7,000 00
	$89,000	$98,625 00	$91,012 50

Bank Stock.

Abington Nat'l Bank, Abington,	$15,500	$19,530 00	$15,500 00
Boston Nat'l Bank, Boston,	7,400	8,584 00	7,400 00
Blackstone Nat'l Bank, Boston,	7,500	7,575 00	7,500 00
Central Nat'l Bank, Boston,	1,200	804 00	1,200 00
Continental Nat'l Bank, Boston,	2,500	2,750 00	2,500 00
Eliot Nat'l Bank, Boston,	5,900	7,375 00	5,900 00
Eagle Nat'l Bank, Boston,	1,900	2,242 00	1,900 00
Freeman's Nat'l Bank, Boston,	1,500	1,635 00	1,500 00
First Nat'l Bank, South Adams,	4,000	5,200 00	4,000 00
First Nat'l Bank, Danvers,	2,850	3,420 00	2 850 00
Globe Nat'l Bank, Boston,	5,000	5,150 00	5,000 00
Howard Nat'l Bank, Boston,	15,000	18,300 00	15,000 00
Hamilton Nat'l Bank, Boston,	5,000	5,850 00	5,000 00
Hide and Leather Nat'l B'k, Boston,	6,800	7,412 00	6,800 00
Mount Vernon Nat'l Bank, Boston,	3,800	4,712 00	3,800 00
Merchants' Nat'l Bank, Boston,	10,000	13,700 00	10,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Metropolitan Nat'l Bank, Boston, .	$6,000	$6,900 00	$6,000 00
North Nat'l Bank, Boston, . .	2,200	2,750 00	2,200 00
Old Colony Nat'l Bank, Plymouth, .	3,200	4,300 00	3,200 00
Republic Nat'l Bank, Boston, . .	4,500	5,805 00	4,500 00
Nat'l Bank of Redemption, Boston, .	11,000	14,080 00	11,000 00
Second Nat'l Bank, Boston, . .	5,000	7,550 00	5,000 00
Shoe and Leather Nat'l B'k, Boston,	1,000	900 00	1,000 00
State Nat'l Bank, Boston, . .	3,200	4,096 00	3,200 00
Traders' Nat'l Bank, Boston, . .	5,800	4,814 00	5,800 00
Third National Bank, Boston, . .	2,000	1,920 00	2,000 00
Nat'l Webster Bank, Boston, . .	4,700	5,123 00	4,700 00
	$144,450	$172,477 00	$144,450 00

RAILROAD BONDS.

Eastern Railroad, ...	$50,000	$56,000 00	$40,261 08
Old Colony Railroad, ...	5,000	5,728 00	5,400 00
	$55,000	$61,728 00	$45,661 08

AMHERST SAVINGS BANK — AMHERST.

Incorporated 1864. Number of corporators, 13.

ENOS F. COOK, *President.* SAMUEL C. CARTER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$791,018 54	Public funds,	$83,175 00
Earnings undivided,	24,973 14	Loans on public funds,	1,500 00
Guaranty fund,	15,756 41	Bank stock,	124,783 51
		Loans on bank stock,	1,100 00
		Railroad bonds,	93,166 67
		Real estate,	15,000 00
		Loans on real estate,	337,196 77
		Loans on personal security,	117,520 99
		Loans to counties, cities or towns,	30,700 00
		Deposit in bank, on interest,	20,000 00
		Cash on hand,	7,605 15
	$831,748 09		$831,748 09

Loans on Public Funds: —

On $1,500 U. S. Bonds, ... $1,500 00

Loans on Bank Stock, amount on each: —

On 15 shares First National Bank, Amherst, ... $800 00
On 3 shares Northampton National Bank, Northampton, ... 300 00

Invested in real estate (for banking purposes), ... $15,000 00
Estimated value of the same, ... 15,000 00
Amount of municipal tax on real estate, ... 133 10

Cash on Deposit in Bank: —

First National Bank, Northampton, ... $20,000 00

Whole amount of interest or profits received or earned, ... $41,376 02
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 14,099 31; 2¼ per cent., 16,393 62
Times for the dividends, fixed by the by-laws: January and July.
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5 7-9.
The total amount of loans, with each specified rate of interest: $50,000, 4½ per cent.; $196,017.99, 5 per cent.; $49,950, 5½ per cent.; $174,705, 6 per cent.; $17,344.77, 7 per cent.
Number of outstanding loans which are of an amount not exceeding $3000 each, ... 286
Aggregate amount of the same, ... $240,551 79
Number of open accounts, ... 2,714
Number and amount of deposits (including dividends) received for previous year, ... 1,868 201,158 02
Number and amount of deposits of and exceeding $300 at any one time for the previous year, ... 150 86,300 51
Number and amount of open accounts of $50 and less, . . 1,030 16,644 16
Number and amount of open accounts exceeding $50, and not more than $100, ... 259 16,832 35

Number and amount of open accounts exceeding $100, and not more than $200,	312	$42,585 65
Number and amount of open accounts exceeding $200, and not more than $500,	406	141,352 01
Number and amount of open accounts of $1,000 or more,	251	292,669 89
Number and amount of open accounts to the credit of women, both adult and minor,	1,339	374,614 57
Number and amount of open accounts to the credit of guardians,	13	6,201 96
Number and amount of open accounts to the credit of religious and charitable associations,	29	6,662 57
Number and amount of open accounts in trust,	62	40,687 65
Number and amount of withdrawals,	1,484	134,046 39
Number of accounts opened the previous year,	361	
Number of accounts closed the previous year,	342	
Amount of expenses of the corporation during the previous year,		2,077 24
Amount of treasurer's bond,		5,000 00

Date of examination by commissioner: July 26.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$20,000	$22,000 00	$20,500 00
of Bath, Me., 6s,	5,000	5,000 00	5,000 00
of Rockland, Me., 6s,	5,000	5,025 00	5,025 00
of Fall River 6s,	8,000	10,000 00	8,680 00
of Pawtucket, R. I., 5s,	3,000	3,600 00	3,195 00
Town of Rutland, Vt., 4s,	20,000	20,250 00	20,125 00
of Clinton 4s,	20,000	20,650 00	20,650 00
	$81,000	$86,525 00	$83,175 00

Bank Stock.

First Nat'l Bank, Easthampton,	$9,400	$11,750 00	$10,724 00
First Nat'l Bank, Northampton,	12,900	17,673 00	17,176 00
First Nat'l Bank, Holyoke,	10,000	12,700 00	10,800 00
Hampshire Co. N'l B'k, Northampt'n,	8,900	10,858 00	10,213 00
Northampton N'l B'k, Northampt'n,	13,300	23,940 00	13,504 00
Conway Nat'l Bank, Conway,	4,400	5,500 00	5,012 00
Crocker Nat'l Bank, Turner's Falls,	8,400	10,080 00	8,664 39
Agawam Nat'l Bank, Springfield,	7,300	9,709 00	8,966 00
Chapin Nat'l Bank, Springfield,	10,000	12,800 00	12,703 00
Suffolk Nat'l Bank, Boston,	2,300	2,806 00	2,771 62
Hide and Leather Nat'l B'k, Boston,	1,000	1,140 00	1,107 00
First Nat'l Bank, Barre,	5,000	6,250 00	6,160 00
First Nat'l Bank, Palmer,	1,000	1,300 00	1,300 00
Nat'l Bank of Republic, Boston,	5,000	6,450 00	6,250 00
City Nat'l Bank, Worcester,	4,000	4,800 00	5,120 00
Mechanics' Nat'l Bank, Worcester,	1,000	1,200 00	1,250 00
Citizens' Nat'l Bank, Worcester,	2,500	3,125 00	3,062 50
	$106,400	$142,081 00	$124,783 51

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
New London & Northern R R. 6s, .	$3,500	$3,675 00	$3,500 00
New London & Northern R. R. 7s, .	25,000	31,250 00	25,000 00
Boston & Revere Beach R. R. 6s, .	25,000	28,750 00	26,268 75
Boston & Lowell R. R. 5s, . .	10,000	10,500 00	*10,491 67
Fitchburg R. R. 5s, ...	25,000	28,000 00	27,906 25
	$88,500	$102,175 00	$93,166 67

* This bank was notified that this investment was illegal, and these bonds have since been disposed of.

ANDOVER SAVINGS BANK — ANDOVER.

Incorporated 1834. Number of corporators, 49.

MOSES FOSTER, *President.* JOHN F. KIMBALL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,435,854 44	Public funds,	$377,100 00
Earnings undivided,	42,633 72	Bank stock,	176,500 00
Guaranty fund,	38,000 00	Loans on bank stock,	500 00
		Loan on bank book,	200 00
		Railroad bonds,	306,000 00
		Real estate by foreclosure,	14,145 03
		Loans on real estate,	448,759 67
		Loans on personal security,	176,447 93
		Loans to counties, cities or towns,	10,000 00
		Deposit in banks, on interest,	3,466 13
		Cash on hand,	3,369 40
	$1,516,488 16		$1,516,488 16

Loans on Bank Stock: —

On 5 shares Andover National Bank, ... $500 00

Amount of real estate held by foreclosure, ... $14,145 03
Assessed value of the same, ... 33,500 00
Amount of income received from the same, ... 597 27
Amount of municipal tax on real estate, ... 443 36

Cash on Deposit in Banks, amount in each: —

Andover National Bank, Andover, ... $3,158 21
Blackstone National Bank, Boston, ... 307 92

Whole amount of interest or profits received or earned, ... $78,130 65
Rate and amount of each semi-annual dividend for previous year, ... 2½ per cent., 33,260 59; 2½ per cent., 34,013 40
Times for the dividends, fixed by the by-laws: Third Wednesday in June and December.
The total amount of loans, with each specified rate of interest: $75,000, 4½ per cent.; $95,400, 5 per cent.; $440,257.60, 6 per cent.; $10,000, 6½ per cent.; $15,250, 7 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 246
Aggregate amount of the same, ... 405,348 67
Amount of investments from which no income is received, ... 2,600 00
Number of open accounts, ... 3,750
Number and amount of deposits (including dividends) received for previous year, ... 2,063 249,502 49
Number and amount of deposits of and exceeding $300 at any one time for the previous year, ... 176 86,902 00
Number and amount of open accounts of $50 and less, ... 857 17,696 65
Number and amount of open accounts exceeding $50, and not more than $100, ... 410 25,295 03

Number and amount of open accounts exceeding $100, and not more than $200,	449	$60,109 00
Number and amount of open accounts exceeding $200, and not more than $500,	748	228,533 27
Number and amount of open accounts of $1,000 or more,	517	623,339 95
Number and amount of open accounts to the credit of women, both adult and minor,	2,035	804,435 09
Number and amount of open accounts to the credit of guardians,	14	8,076 00
Number and amount of open accounts to the credit of religious and charitable associations,	48	15,827 00
Number and amount of open accounts in trust,	31	16,078 00
Number and amounts of withdrawals,	1,472	185,046 61
Number of accounts opened the previous year,	488	
Number of accounts closed the previous year,	326	
Amount of expenses of the corporation during previous year,		$2,075 00
Amount of treasurer's bond,		30,000 00

Date of examination by commissioner: May 10.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 4s,	$23,600	$28,000 00	$23,600 00
City and town bonds: —			
City of Bangor, Me.,	25,000	28,000 00	25,000 00
of Belfast, Me.,	17,000	17,000 00	17,000 00
of Boston,	1,000	1,200 00	1,000 00
of Chelsea,	27,000	31,000 00	27,000 00
of Cambridge,	14,000	16,000 00	14,000 00
of Dover,	25,500	28,000 00	25,500 00
of Fall River,	11,000	12,000 00	11,000 00
of Holyoke,	18,000	20,000 00	18,000 00
of Lynn,	30,000	34,000 00	30,000 00
of Lowell,	5,000	5,500 00	5,000 00
of Lewiston,	7,000	7,500 00	7,000 00
Town of Melrose,	15,000	17,000 00	15,000 00
City of Norwich, Conn.,	30,000	34,000 00	30,000 00
of Nashua, N. H.,	5,000	5,500 00	5,000 00
of Newburyport,	20,000	23,000 00	20,000 00
Town of Northampton,	33,000	38,000 00	33,000 00
City of Portland, Me.,	23,500	24,000 00	23,500 00
of Portsmouth, N. H.,	33,500	35,000 00	33,500 00
of Salem,	3,000	3,500 00	3,000 00
of Somerville,	5,000	5,000 00	5,000 00
of Worcester,	5,000	5,400 00	5,000 00
	$377,100	$418,600 00	$377,100 00

Bank Stock.

Andover Nat'l Bank, Andover,	$30,900	$38,000 00	$30,900 00
Bay State Nat'l Bank, Lawrence,	7,500	10,000 00	7,500 00
Blackstone Nat'l Bank, Boston,	10,800	11,000 00	10,800 00

BANK STOCK — Concluded.

	Per Value.	Estimated Markel Value.	Amount Invested.
Continental Nat'l Bank, Boston,	$10,000	$11,000 00	$10,000 00
Commonwealth Nat'l Bank, Boston,	15,000	16,500 00	15,000 00
Everett Nat'l Bank, Boston,	4,500	5,000 00	4,500 00
Eagle Nat'l Bank, Boston,	5,000	5,400 00	5,000 00
Hide and Leather Nat'l B'k, Boston,	10,000	11,000 00	10,000 00
Merchants' Nat'l Bank, Boston,	2,500	3,200 00	2,500 00
New England Nat'l Bank, Boston,	4,400	5,700 00	4,400 00
Republic Nat'l Bank, Boston,	22,500	29,000 00	22,500 00
Revere Nat'l Bank, Boston,	26,300	30,000 00	26,300 00
Security Nat'l Bank, Boston,	600	900 00	600 00
Second Nat'l Bank, Boston,	1,100	1,700 00	1,100 00
Union Nat'l Bank, Boston,	5,000	7,000 00	5,000 00
Webster Nat'l Bank, Boston,	15,400	16,500 00	15,400 00
Wachusett Nat'l Bank, Fitchburg,	5,000	9,000 00	5,000 00
	$176,500	$210,900 00	$176,500 00

RAILROAD BONDS.

Boston & Maine Railroad,	50,000	60,000 00	50,000 00
Boston & Lowell Railroad,	72,000	76,000 00	72,000 00
Boston & Lowell Railroad 4½s,	50,000	51,000 00	*50,000 00
Old Colony Railroad,	25,000	30,000 00	25,000 00
New Bedford Railroad,	10,000	11,000 00	10,000 00
Worcester & Nashua Railroad,	5,000	5,000 00	5,000 00
Agricultural Branch Railroad,	25,000	25,000 00	25,000 00
Boston & Revere Beach Railroad,	14,000	15,000 00	14,000 00
Newport & Richford Railroad,	5,000	5,000 00	5,000 00
Connecticut & Passumpsic Railroad,	50,000	59,000 00	50,000 00
	$306,000	$337,000 00	$306,000 00

* This bank was notified that this investment, and $8,000 of the next preceding, were illegal, and they have since been disposed of.

ARLINGTON FIVE CENTS SAVINGS BANK — ARLINGTON.

Incorporated April 2, 1860. Number of corporators, 35.

ALBERT WINN, *President.* *Treasurer,* ABEL R. PROCTOR.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$738,733 04	Public funds, ...	$40,792 75
Earnings undivided, .	13,523 09	Loans on public funds, . .	750 00
Guaranty fund, . .	15,671 34	Bank stock, ...	19,866 25
		Railroad bonds, . . .	92,550 00
		Loans on railroad bonds, . .	2,700 00
		Real estate, ...	26,396 59
		Real estate by foreclosure, .	43,095 71
		Loans on real estate, . .	418,938 10
		Loans on personal security, .	46,613 63
		Loans to counties, cities or towns, ...	63,600 00
		Deposit in bank, on interest, .	10,923 74
		Expense account, . . .	376 17
		Tax account, ...	1,146 69
		Insurance account, . . .	35 00
		Cash on hand, ...	142 84
	$767,927 47		$767,927 47

Loans on Public Funds: —

On $1,000 city of Fall River 6s, ... $750 00

Loans on Railroad Bonds, amount on each: —

On $2,000 Boston & Lowell Railroad 6s,* $1,800 00

On $1,000 Eastern Railroad 6s,* 900 00

Invested in real estate (for banking purposes), ... $26,396 59

Estimated value of the same, ... 26,000 00

Amount of real estate held by foreclosure, ... 43,095 71

Assessed value of the same, ... 50,875 00

Amount of income received from the same, ... 2,946 12

Amount of municipal tax on real estate, ... 1,423 60

Cash on Deposit in Bank: —

Faneuil Hall National Bank, Boston, ... $10,923 74

Whole amount of interest or profits received or earned, ... $37,728 53

Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 13,658 08; 2 per cent., 14,237 41

Times for the dividends, fixed by the by-laws: First Saturday in January and July,

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4 10-64.

The total amount of loans, with each specified rate of interest: $10,923.74, 3 per cent.; $22,000, 4 per cent.; $25,000, 4¼ per cent.; $10,000, 4½ per cent.; $10,000, 4¾ per cent.; $48,000, 5 per cent.; $3,000, 5½ per cent.; $409,501.73, 6 per cent.; $5,100, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 271

* This bank was notified that these loans were illegal, and they have since been paid.

Aggregate amount of the same,		$257,284 73
Number of open accounts,	2,620	
Number and amount of deposits (including dividends) received for previous year,	2,299	161,733 82
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	84	48,274 13
Number and amount of open accounts of $50 and less,	1,023	15,955 65
Number and amount of open accounts exceeding $50, and not more than $100,	241	15,581 32
Number and amount of open accounts exceeding $100, and not more than $200,	322	41,341 86
Number and amount of open accounts exceeding $200 and not more than $500.	413	129,176 60
Number and amount of open accounts of $1,000 or more,	248	303,116 35
Number and amount of open accounts to the credit of women, both adult and minor,	1,225	314,508 63
Number and amount of open accounts to the credit of guardians,	14	8,157 17
Number and amount of open accounts to the credit of religious and charitable associations,	34	18,409 26
Number and amount of open accounts in trust,	176	93,098 95
Number and amount of withdrawals,	1,352	125,684 38
Number of accounts opened the previous year,	310	
Number of accounts closed the previous year,	210	
Amount of expenses of the corporation during previous year,		1,889 12
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: June 7.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, coupon bonds,	$450	$549 00	$492 75
City and town bonds: —			
City of Portland, Me., 6s,	20,000	24,200 00	20,100 00
of Lawrence 6s,	6,000	7,050 00	5,000 00
Holyoke 6s,	5,000	6,125 00	4,167 00
Town of Woburn 6s,	7,000	8,155 00	5,833 00
of North Adams, 6s,	5,000	5,150 00	5,200 00
	$43,450	$51,229 00	$40,792 75

Bank Stock.

Redemption Nat'l Bank, Boston,	$1,000	$1,285 00	$1,353 75
Republic Nat'l Bank, Boston,	3,300	4,265 25	4,281 50
North America Nat'l Bank, Boston,	2,500	2,737 50	2,975 00
Union Nat'l Bank, Boston,	1,200	1,704 00	1,644 00
Continental Nat'l Bank, Boston.	5,000	5,506 25	5,955 75
Faneuil Hall Nat'l Bank, Boston,	1,000	1,300 00	1,310 00
First Ward Nat'l Bank, Boston,	2,200	2,516 25	2,346 25
	$16,200	$19,314 25	$19,866 25

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Newport & Richford Railroad 5s, .	$20,000	$20,200 00	$20,000 00
Conn. & Passumpsic River R. R. 7s.,	15,000	17,625 00	15,000 00
Mansfield & Framingham R. R. 6s,	15,000	15,300 00	15,000 00
Mansfield & Framingham R. R. 7s,	6,000	6,720 00	6,000 00
Boston & Lowell Railroad 4½s, .	10,000	10,000 00	*10,000 00
Boston & Lowell Railroad 7s, . .	2,000	2,200 00	*2,000 00
Agricultural Branch Railroad 6s, .	8,500	8,542 50	8,500 00
Boston, Revere B'ch & Lynn R. R. 6s,	7,000	7,770 00	7,000 00
Eastern Railroad 6s, . . .	5,500	6,132 50	5,050 00
Fitchburg Railroad 6s, . . .	2,000	2,350 00	2,000 00
Old Colony Railroad 6s, . . .	1,000	1,175 00	1,000 00
Boston, Clinton, Fitchburg & New Bedford Railroad 6s, . . .	1,000	1,090 00	1,000 00
	$93,000	$99,105 00	$92,550 00

* This bank was notified that these investments were illegal, and the 4½ bonds have since been disposed of.

ATHOL SAVINGS BANK — ATHOL.

Incorporated 1867. Number of corporators, 35.

JOHN G. MUDGE, *President.* ALPHEUS HARDING, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,011,367 77	Public funds,	$76,000 00
Earnings undivided,	22,744 20	Loans on public funds,	5,000 00
Guaranty fund,	20,300 00	Bank stock,	9,800 00
		Loans on bank stock,	32,850 00
		Real estate by foreclosure,	1,417 15
		Loans on real estate,	388,332 16
		Loans on personal security,	345,192 00
		Loans to counties, cities or towns,	64,180 00
		Deposit in banks, on interest,	129,000 00
		Expense account,	977 57
		Unsettled interest,	668 23
		Cash on hand,	994 86
	$1,054,411 97		$1,054,411 97

Loans on Public Funds: —

On $5,000 city of Cambridge 6s,	$5,000 00

Loans on Bank Stock, amount on each: —

On 28 shares Athol National Bank, Athol,	$1,950 00
On 17 shares Miller's River National Bank, Athol,	1,400 00
On 100 shares So. Reading National Bank, Wakefield,	10,000 00
On 105 shares Safety Fund National Bank, Fitchburg,	10,000 00
On 100 shares Commonwealth National Bank, Boston,	9,500 00

Amount of real estate held by foreclosure,	$1,417 15
Assessed value of the same,	1,833 00
Amount of income received from the same,	192 00
Amount of municipal tax on real estate,	31 93

Cash on deposit in Banks, amount in each: —

Miller's River National Bank,	$9,000 00
First National Bank, Leominster,	15,000 00
Central National Bank, Boston,	15,000 00
Athol National Bank, Athol,	20,000 00
First National Bank, Easthampton,	20,000 00
Orange National Bank, Orange,	20,000 00
City National Bank, Springfield,	10,000 00
City National Bank, Holyoke,	20,000 00
Whole amount of interest or profits received or earned,	51,805 19

Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	18,777 93
	2 per cent.,	19,191 52

Times for the dividends, fixed by the by-laws: January and July.

The total amount of loans, with each specified rate of interest: $9,000, 3 per cent.; $2,000, 4 per cent.; $155,000, 4½ per cent.; $40,000 4¾ per cent.; $679,052.16, 5 per cent.; $46,000, 5½ per cent.; $114,302, 6 per cent.; $5,000, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	297	
Aggregate amount of the same,		$255,476 16
Number of open accounts,	3,643	
Number and amount of deposits (including dividends) received for previous year,	9,007	209,542 30
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	164	79,115 78
Number and amount of open accounts of $50 and less,	1,116	20,188 85
Number and amount of open accounts exceeding $50, and not more than $100,	405	28,665 08
Number and amount of open accounts exceeding $100, and not more than $200,	530	74,362 67
Number and amount of open accounts exceeding $200, and not more than $500,	766	257,530 27
Number and amount of open accounts of $1,000 or more,	208	257,928 64
Number and amount of open accounts to the credit of women, both adult and minor,	1,911	505,738 77
Number and amount of open accounts to the credit of guardians,	38	14,896 53
Number and amount of open accounts to the credit of religious and charitable associations,	35	12,426 53
Number and amount of open accounts in trust,	78	30,143 36
Number and amount of withdrawals,	1,696	171,908 22
Number of accounts opened the previous year,	578	
Number of accounts closed the previous year,	473	
Amount of expenses of the corporation during previous year,		2,944 21
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: Aug. 3.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, currency,	$10,000	$13,000 00	$10,000 00
State, city and town bonds: —			
State of New Hampshire 5s,	14,000	14,320 00	14,000 00
City of Cambridge 6s,	12,000	12,400 00	12,000 00
of Lynn 6s,	10,000	11,650 00	10,000 00
of Portland, Me., 6s,	5,000	5,300 00	5,000 00
of Newton 5s,	10,000	11,450 00	10,000 00
Town of Meriden, Conn., 6s,	14,000	15 250 00	14,000 00
of Haverhill 5s,	1,000	1,000 00	1,000 00
	$76,000	$84,370 00	$76,000 00

Bank Stock.

Blackstone Nat'l Bank, Boston,	$1,100	$1,100 00	$1,100 00
Eliot Nat'l Bank, Boston,	1,000	1,100 00	1,000 00
Eagle Nat'l Bank, Boston,	5,000	5,500 00	5,000 00
Miller's River Nat'l Bank, Athol,	2,700	4,320 00	2,700 00
	$9,800	$12,020 00	$9,800 00

ATTLEBOROUGH SAVINGS BANK—NORTH ATTLEBOROUGH.

Incorporated, 1860. Number of corporators, 69.

ABIEL CODDING, *President.* EDWARD R. PRICE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$616,008 73	Bank stock,	$9,479 00
Earnings undivided,	7,518 76	Loans on real estate,	294,637 00
Guaranty fund,	12,200 00	Loans on personal security,	179,098 00
		Loans to counties, cities or towns,	79,000 00
		Deposit in banks, on interest,	70,700 58
		Expense account.	125 00
		Cash on hand,	2,687 91
	$635,727 49		$635,727 49

Cash on Deposit in Banks, amount in each: —

Boston Safe Deposit and Trust Company, Boston,	$45,700 58
Attleborough National Bank, North Attleborough,	25,000 00

Whole amount of interest or profits received or earned,		$31,685 86
Rate and amount of each semi-annual dividend for previous year,	2½ per cent.,	13,048 79
	2½ per cent.,	13,909 78
Times for the dividends fixed by the by-laws: Tuesday after second Monday in April and October.		
The total amount of loans, with each specified rate of interest: $139,000, 5 per cent.; $25,000, 5½ per cent,; $386,485, 6 per cent.; $2,000, 7 per cent.; $250, 8 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	223	
Aggregate amount of the same,		221,005 00
Number of open accounts,	1,952	
Number and amount of deposits (including dividends) received for previous year,	2,216	268,250 27
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	206	125,099 66
Number and amount of open accounts of $50 and less,	547	10,451 25
Number and amount of open accounts exceeding $50, and not more than $100,	246	17,409 39
Number and amount of open accounts exceeding $100, and not more than $200,	274	37,783 16
Number and amount of open accounts exceeding $200, and not more than $500,	298	116,236 21
Number and amount of open accounts of $1,000 or more,	180	208,456 71
Number and amount of open accounts to the credit of women, both adult and minor,	877	267,649 58
Number and amount of open accounts to the credit of guardians,	3	1,456 09
Number and amount of open accounts to the credit of religious and charitable associations,	21	16,504 30
Number and amount of open accounts in trust,	115	51,489 85
Number and amount of withdrawals,	1,412	179,091 02

Number of accounts opened the previous year, ...	545	
Number of accounts closed the previous year, ...	335	
Amount of expenses of the corporation during previous year, . . .		$1,887 49
Amount of treasurer's bond, ...		20,000 00

Date of examination by commissioner: February 17.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Attleborough, .	$5,100	$5,600 00	$5,079 00
Boston Nat'l Bank, Boston, . .	4,400	5,280 00	4,400 00
	$9,500	$10,880 00	$9,479 00

BARRE SAVINGS BANK—BARRE.

Incorporated, May, 1869. Number of corporators, 48.

CHARLES BRIMBLECOM, *President.* HARDING WOODS, *Treasurer*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$255,884 75	Bank stock,	$126,893 54
Earnings undivided,	19,715 27	Railroad bonds,	6,060 00
Guaranty fund,	4,415 00	Real estate by foreclosure,	12,000 00
		Loans on real estate,	47,598 67
		Loans on personal security,	85,170 86
		Deposit in bank, on interest,	1,826 50
		Expense account,	465 45
	$280,015 02		$280,015 02

Amount of real estate held by foreclosure,		$12,000 00
Assessed value of the same,		9,360 00
Amount of income received from the same,		192 45
Amount of municipal tax on real estate,		189 17
Cash on Deposit in Bank:—		
First National Bank, Barre,		$1,826 50
Whole amount of interest or profits received or earned,		14,470 02
Rate and amount of each semi-aunual dividend for previous year,	2 per cent.,	4,857 18
	2 per cent.,	4,917 41
Times for the dividends, fixed by the by-laws: January 15 and July 15.		
The total amount of loans, with each specified rate of interest: $1,000, 5 per cent.; $20,000, 5½ per cent.; $90,598.67, 6 per cent.; $20,000, 6½ per cent.; $649, 7 per cent.; $521.86, 7½ per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	41	
Aggregate amount of the same,		$34,069 53
Amount of investments from which no income is received,		321 86
Number of open accounts,	915	
Number and amount of deposits (including dividends) received for the previous year,	421	44,396 57
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	28	13,336 19
Number and amount of open accounts of $50 and less,	326	6,275 40
Number and amount of open accounts exceeding $50, and not more than $100,	109	7,795 28
Number and amount of open accounts exceeding $100, and not more than $200,	134	18,628 46
Number and amount of open accounts exceeding $200, and not more than $500,	161	51,541 53
Number and amount of open accounts of $1,000 or more,	83	100,205 94
Number and amount of open accounts to the credit of women, both adult and minor,	453	115,558 10
Number and amount of open accounts to the credit of guardians,	4	2,303 38
Number and amount of open accounts to the credit of religious and charitable associations,	5	624 90

Number and amount of open accounts in trust,	24	$9,268 57
Number and amount of withdrawals,	422	40,613 44
Number of accounts opened the previous year,	118	
Number of accounts closed the previous year,	103	
Amount of expenses of the corporation during previous year,		928 40
Amount of treasurer's bond,		15,000 00

Date of examination by commissioner, July 25.

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston,	$1,200	$1,500 00	$1,469 00
Blackstone Nat'l Bank, Boston,	4,200	4,210 50	5,722 59
Boston Nat'l Bank, Boston,	6,400	7,744 00	*7,975 27
Boylston Nat'l Bank, Boston,	2,000	2,340 00	2,785 33
Continental Nat'l Bank, Boston,	1,700	1,870 00	2,018 56
Eliot Nat'l Bank, Boston,	2,500	3,125 00	2,991 00
First Nat'l Bank, Boston,	7,000	13,650 00	*12,615 25
Mechanics' Nat'l Bank, Boston,	2,800	3,724 00	3,500 00
Nat'l Bank of Commerce, Boston,	3,200	3,648 00	5,316 00
Nat'l Bank of No. America, Boston,	2,500	2,693 75	2,718 75
Nat'l Bank of Redemption, Boston,	4,600	5,980 00	6,263 50
Nat'l Exchange Bank, Boston,	1,800	2,110 50	2,977 50
Nat'l Hide and Leather Bank, Boston.	2,500	2,725 00	2,912 70
Nat'l Revere Bank, Boston,	900	1,053 00	1,185 00
Nat'l Webster Bank, Boston,	3,300	3,588 75	3,462 63
Old Boston Nat'l Bank, Boston,	3,500	4,340 00	5,407 50
Second Nat'l Bank, Boston,	3,400	5,278 50	5,032 35
Shoe and Leather Nat'l Bank, Boston,	2,000	1,830 00	2,800 00
Suffolk Nat'l Bank, Boston,	3,000	3,600 00	3,753 75
Tremont Nat'l Bank, Boston,	6,100	6,710 00	*7,837 25
Market Nat'l Bank of Brighton,	5,000	7,050 00	7,660 00
Ware Nat't Bank, Ware,	700	870 00	901 25
Central Nat'l Bank, Worcester,	5,500	7,810 00	*8,050 00
Citizens' Nat'l Bank, Worcester,	2,100	2,625 00	2,961 00
City Nat'l Bank, Worcester,	5,000	6,000 00	6,830 00
First Nat'l Bank, Worcester,	2,000	3,300 00	2,700 00
First Nat'l Bank, Barre,	7,400	9,028 00	*10,042 00
	–	–	$127,888 18
Less interest earned at date of purchase,			994 64
	$92,300	$118,404 00	$126,893 54

Railroad Bonds.

Eastern Railroad 6s,	$5,000	$5,612 50	$5,200 00
Rutland Railroad 5s,	1,000	600 00	860 00
	$6,000	$6,212 50	$6,060 00

* This bank was notified that these investments exceeded the legal limit, and they have since been reduced to an amount within the limit.

BASS RIVER SAVINGS BANK — SOUTH YARMOUTH.

Incorporated, April 20, 1874. No. of corporators, 31.

DAVID KELLEY, *President.* DAVID D. KELLEY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$313,800 06	Public funds,	$49,442 85
Earnings undivided,	3,705 90	Loans on public funds,	200 00
Guaranty fund,	3,567 40	Bank stock,	92,333 93
		Loans on bank stock,	275 00
		Railroad bonds,	15,125 00
		Loan on bank book,	50 00
		Real estate by foreclosure,	2,352 78
		Loans on real estate,	31,672 23
		Loans on personal security,	102,371 30
		Loans to counties, cities or towns,	3,350 00
		Deposit in banks, on interest,	3,486 87
		Loans on mill stock,*	2,500 00
		Border City Manuf'g Co.,*	5,454 54
		Sagamore Manuf'g Co.,*	6,704 81
		Cash on hand,	5,754 05
	$321,073 36		$321,073 36

Loans on Public Funds: —

On $200 4½'s United States bonds, ... $200 00

Loans on Bank Stock: —

On 3 shares First National Bank of Yarmouth, ... $275 00

Amount of real estate held by foreclosure, ... $2,352 78
Assessed value of the same, ... 3,940 00
Amount of income received from the same, ... 82 97
Amount of municipal tax on real estate, ... 38 50

Cash on Deposit in Banks, amount in each: —

Maverick National Bank, Boston, ... $2,358 02
National Bank of the Republic, Boston, ... 1,128 85

Whole amount of interest or profits received or earned, ... $14,549 14
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 5,320 88; 2 per cent., 5,586 70
Times for the dividends fixed by the by-laws, April 1st and Oct. 1st.
The total amount of loans, with each specified rate of interest: $10,350, 5 per cent.; $46,500, 5¼ per cent.; $38,475, 5½ per cent.; $26,702.47, 6 per cent.; $775, 6½ per cent.; $17,616.06, 7 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 112 00
Aggregate amount of the same, ... 52,918 53
Amount of investments from which no income is received, ... 1,500 00
Number of open accounts, ... 1,234

* Taken to secure indebtedness.

Number and amount of deposits (including dividends), received for previous year,	745	$101,913 54
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	95	48,852 94
Number and amount of open accounts of $50 and less,	390	6,959 36
Number and amount of open accounts exceeding $50, and not more than $100,	134	7,394 99
Number and amount of open accounts exceeding $100, and not more than $200,	219	19,367 51
Number and amount of open accounts exceeding $200, and not more than $500,	255	77,537 47
Number and amount of open accounts of $1,000 or more,	75	80,056 57
Number and amount of open accounts to the credit of women, both adult and minor,	587	133,796 89
Number and amount of open accounts to the credit of guardians,	8	2,574 87
Number and amount of open accounts to the credit of religious and charitable associations,	19	2,568 18
Number and amount of open accounts in trust,	42	13,261 16
Number and amount of withdrawals,	528	63,018 59
Number of accounts opened the previous year,	202	
Number of accounts closed the previous year,	102	
Amount of expenses of the corporation during previous year,		1,039 09
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: June 30.

Public Funds

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Columbus, O.,	$10,000	$10,000 00	$10,000 00
of Boston,	10,000	10,400 00	10,000 00
of Lowell,	8,000	8,320 00	8,000 00
of Providence,	11,000	11,700 00	11,442 85
Town of Beverly,	5,000	5,000 00	5,000 00
of Clinton,	5,000	5,050 00	5,000 00
	$49,000	$50,470 00	$49,442 85

Bank Stock.

Everett Nat'l Bank, Boston,	$6,300	$6,993 00	$6,615 00
Shawmut Nat'l Bank, Boston,	2,500	2,906 25	2,750 00
State Nat'l Bank, Boston,	1,500	1,929 30	1,770 00
Market Nat'l Bank, Boston,	1,300	1,274 00	1,300 00
Republic Nat'l Bank, Boston,	8,200	10,619 00	9,429 88
Tremont Nat'l Bank, Boston,	7,300	8,293 50	8,030 00
Blackstone Nat'l Bank, Boston,	800	810 00	800 00
Old Boston Nat'l Bank, Boston,	700	873 25	756 00
Eagle Nat'l Bank, Boston,	2,100	2,302 02	2,205 00
Manufacturers' Nat'l Bank, Boston,	10,500	10,421 25	*10,483 05
Suffolk Nat'l Bank, Boston,	1,000	1,191 25	1,000 00

* This bank has been notified that this investment exceeds the legal limit, and the bank has since ordered the surplus to be sold.

BANK STOCK — Concluded

	Par Value.	Estimated Market Value.	Amount Invested.
Second Nat'l Bank, Boston, . .	$4,900	$6,905 13	$6,738 00
Exchange Nat'l Bank, Boston, .	5,000	6,000 00	6,177 00
Merchants' Nat'l Bank, Boston, .	5,600	7,672 00	7,280 00
Boston Nat'l Bank, Boston, . .	3,000	3,506 25	3,270 00
Faneuil Hall Nat'l Bank, Boston, .	5,500	7,163 75	6,765 00
Redemption Nat'l Bank, Boston, .	5,000	6,425 00	6,500 00
Atlas Nat'l Bank, Boston, . .	3,000	3,750 00	3,660 00
Citizens' Nat'l Bank, New Bedford,	2,000	2,470 00	2,000 00
First Nat'l Bank, New Bedford, .	2,400	3,210 00	2,400 00
First Nat'l Bank, Yarmouth, . .	1,900	2,470 00	2,405 00
	$80,500	$97,184 95	$92,333 93

RAILROAD BONDS.

Old Colony Railroad 7s, . . .	$4,000	$4,880 00	$4,000 00
Old Colony Railroad 6s, . . .	3,000	3,510 00	3,000 00
New Bedford Railroad 7s, . .	3,000	3,300 00	3,000 00
Boston & Lowell Railroad . .	5,000	5,000 00	*5,125 00
	$15,000	$16,690 00	$15,125 00

* This bank was notified that this investment was illegal, and these bonds have since been disposed of.

BENJAMIN FRANKLIN SAVINGS BANK—FRANKLIN.

Incorporated, February 21, 1871. No. of corporators, 40.

DAVIS THAYER, JR., *President.* CHARLES W. STEWART, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$286,837 15	Public funds, ...	$18,127 50
Earnings undivided, .	4,452 20	Bank stock, ...	51,640 12
Guaranty fund, . .	4,815 34	Real estate by foreclosure, .	25,842 86
		Loans on real estate, . . .	148,072 50
		Loans on personal security, .	20,797 00
		Loans to counties, cities or towns, ...	9,000 00
		Deposit in banks, on interest, .	19,112 17
		Expense account, . . .	699 40
		Furniture account, . . .	562 31
		Suspense account, . . .	485 29
		Profit and loss, ...	1,000 00
		Cash on hand, ...	765 54
	$296,104 69		$296,104 69

Amount of real estate held by foreclosure, ...		$25,842 86
Assessed value of the same, ...		25,100 00
Amount of income received from the same, ...		1,285 51
Amount of municipal tax on real estate, ...		477 00
Cash on Deposit in Banks, amount in each: —		
Franklin National Bank, Franklin, ...		$15,982 75
Maverick National Bank, Boston, ...		1,339 42
International Trust Company, Boston, ...		1,790 00
Whole amount of interest or profits received or earned, ...		$13,715 96
Rate and amount of each semi-annual dividend for previous year, ...	2 per cent.,	5,233 07
	2 per cent.,	5,348 08
Times for the dividends, fixed by the by-laws: first Monday in January and July.		
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.		
The total amount of loans, with each specified rate of interest: $4,400, 4 per cent.; $11,083, 5 per cent.; $141,866.50, 6 per cent.; $11,520, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each, ...	169	
Aggregate amount of the same, ...		133,759 50
Amount of investments from which no income is received, ...		4,700 00
Number of open accounts, ...	1,165	
Number and amount of deposits (including dividends), received for previous year, ...	816	69,441 18
Number and amount of deposits of and exceeding $300 at any one time for the previous year, ...	49	26,015 07
Number and amount of open accounts of $50 and less, . . .	415	7,199 53
Number and amount of open accounts exceeding $50 and not more than $100, ...	145	9,466 84

Number and amount of open accounts exceeding $100, and not more than $200,	146	$20,689 96
Number and amount of open accounts exceeding $200, and not more than $500,	200	62,909 38
Number and amount of open accounts of $1,000 or more,	82	96,632 29
Number and amount of open accounts to the credit of women, both adult and minor,	532	123,727 46
Number and amount of open accounts to the credit of guardians,	4	3,225 79
Number and amount of open accounts to the credit of religious and charitable associations,	5	591 69
Number and amount of open accounts in trust,	70	23,958 15
Number and amount of withdrawals,	625	56,751 47
Number of accounts opened the previous year,	180	
Number of accounts closed the previous year,	280	
Amount of expenses of the corporation during previous year,		1,200 63
Amount of treasurer's bond,		5,000 00

Date of examination by commissioner, September 14.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
U. S. 4½s,	$16,000	$17,920 00	$16,312 50
City of Bath, Maine,	2,000	2,000 00	1,815 00
	$18,000	$19,920 00	$18,127 50

Bank Stock.

Wrentham Nat'l Bank, Wrentham,	$630	$720 00	$990 00
Franklin Nat'l Bank, Franklin,	12,900	14,190 00	*15,255 00
Tremont Nat'l Bank Boston,	3,100	4,471 00	3,902 37
Hide and Leather Nat'l B'k, Boston,	900	981 00	1,032 75
Howard Nat'l Bank, Boston,	2,500	3,050 00	2,902 50
Washington Nat'l Bank, Boston,	2,300	3,312 00	3,266 00
Eliot Nat'l Bank, Boston,	7,000	8,750 00	*8,887 50
Market Nat'l Bank, Boston,	1,000	980 00	1,100 00
Revere Nat'l Bank, Boston,	1,600	1,868 00	1,776 00
Commerce Nat'l Bank, Boston,	2,700	3,105 00	3,456 00
Shoe and Leather Nat'l B'k, Boston,	800	720 00	1,137 00
Columbian Nat'l Bank, Boston,	1,400	1,806 00	1,845 00
North America Nat'l B'k, Boston,	1,500	1,646 00	1,680 00
Hamilton Nat'l Bank, Boston,	3,000	3,516 00	3,790 00
Continental Nat'l Bank, Boston,	500	640 00	620 00
	$41,830	$49,755 00	$51,640 12

* This bank has been notified that these investments exceed the legal limit.

BERKSHIRE COUNTY SAVINGS BANK — PITTSFIELD.

Incorporated 1847. Number of corporators, 50.

JULIUS ROCKWELL, *President.* ROBERT W. ADAM, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,890,625 44	Public funds,	$645,500 00
Earnings undivided,	26,132 21	Bank stock,	113,120 00
Guaranty fund,	32,500 00	Loans on bank stock,	22,300 00
		Railroad bonds,	84,500 00
		Real estate by foreclosure,	24,567 70
		Loans on real estate,	714,355 00
		Loans on personal security,	215,004 64
		Loans to counties, cities or towns,	70,000 00
		Deposit in banks, on interest,	5,145 28
		Expense account,	4,559 06
		Premium account,	29,428 40
		Cash on hand and in banks,	20,777 57
	$1,949,257 65		$1,949,257 65

Loans on Bank Stock, amount on each: —

On 15 shares Agricultural National Bank,	$2,000 00
On 120 shares Pittsfield National Bank,	15,000 00
On 63 shares Pittsfield National Bank,	5,300 00

Amount of real estate held by foreclosure,	$24,567 70
Assessed value of the same,	19,676 00
Amount of income received from the same,	2,358 73
Amount of municipal tax on real estate,	700 60

Cash on Deposit in Banks, amount in each: —

National Revere Bank, Boston,	$2,936 71
National Bank of the Republic, Boston,	2,208 57
Agricultural National Bank, Pittsfield,	8,919 62
Pittsfield National Bank, Pittsfield,	8,911 17

Whole amount of interest or profits received or earned,		$98,496 94
Rate and amount of each semi-annual dividend for previous year,	1½ per cent.,	25,637 88
	2 per cent.,	34,986 69

Times for the dividends, fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 6½.

The total amount of loans, with each specified rate of interest: $45,000, 4 per cent.; $5,000, 4½ per cent.; $85,500, 5 per cent.; $876,159.64, 6 per cent; $10,000, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	219	
Aggregate amount of the same,		279,309 64
Amount of investments from which no income is received,		4,500 00

Number of open accounts,	6,600	
Number and amount of deposits (including dividends) received for previous year,	5,965	$479,627 33
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	219	116,221 48
Number and amount of open accounts of $50 and less,	1,933	41,085 42
Number and amount of open accounts exceeding $50, and not more than $100,	868	61,787 79
Number and amount of open accounts exceeding $100, and not more than $200,	946	133,383 54
Number and amount of open accounts exceeding $200, and not more than $500,	1,291	414,788 18
Number and amount of open accounts of $1,000 or more,	435	440,484 48
Number and amount of open accounts to the credit of women, both adult and minor,	3,454	944,814 13
Number and amount of open accounts to the credit of guardians,	32	10,003 37
Number and amount of open accounts to the credit of religious and charitable associations,	27	6,622 84
Number and amount of open accounts in trust,	76	21,450 24
Number and amount of withdrawals,	4,172	385,393 84
Number of accounts opened the the previous year,	1,260	
Number of accounts closed the previous year,	1,009	
Amount of expenses of the corporation during previous year,		5,768 20
Amount of treasurer's bond,		50,000 00

Date of examination by commissioner: July 12.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$205,000	$248,050 00	$221,232 02
United States 6s, currency,	55,000	71,500 00	55,000 00
Town, county and State bonds:—			
Pittsfield 6s,	15,000	16,200 00	15,000 00
Pittsfield 7s,	35,000	41,000 00	35,000 00
Pittsfield 4s,	12,000	12,120 00	12,000 00
Adams 6s,	25,000	27,500 00	25,000 00
Charlestown 6s,	5,000	5,600 00	5,000 00
State of Connecticut 6s,	5,000	5,100 00	5,000 00
Providence, R. I., 5s,	27,000	30,300 00	28,798 50
Pawtucket, R. I., 5½s,	20,000	22,000 00	20,000 00
East Providence, R. I., 5s,	26,500	29,000 00	27,337 50
Boston 4s,	30,000	31,200 00	30,000 00
Bath, Me., 6s,	12,000	12,000 00	12,000 00
State of New Hampshire 6s,	10,000	12,260 00	11,705 00
West Hartford, Conn., 4s,	18,000	18,360 00	18,000 00
Marlboro' 4s,	45,000	45,900 00	45,000 00
Keene, N. H., 4s,	20,000	20,400 00	20,000 00
Indianapolis, Ind, 6s,	10,000	11,800 00	11,000 00
Milwaukee, Wis., 7s,	10,000	12,800 00	10,850 00
Columbus, O., 4s,	50,000	50,500 00	50,000 00
Lowell 4s,	10,000	10,200 00	10,000 00
	$645,500	$733,790 00	$667,923 02

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
Blackstone Nat'l Bank, Boston,	$4,100	$4,141 00	$4,100 00
Howard Nat'l Bank, Boston,	3,200	3,904 00	3,200 00
Shawmut Nat'l Bank, Boston,	2,000	2,320 00	2,000 00
North Nat'l Bank, Boston,	3,500	4,375 00	3,500 00
Atlantic Nat'l Bank, Boston,	4,500	6,840 00	4,500 00
Merchants' Nat'l Bank, Boston,	6,800	9,316 00	6,800 00
Boston Nat'l Bank, Boston,	10,000	11,600 00	10,000 00
Nat'l Revere Bank, Boston,	12,000	13,920 00	12,000 00
Nat'l Webster Bank, Boston,	8,000	8,720 00	8,000 00
Nat'l Eagle Bank, Boston,	8,000	8,720 00	8,000 00
Nat'l Hide and Leather B'k, Boston,	2,500	2,500 00	2,500 00
Nat'l Bank of Commerce, Boston,	6,000	6,840 00	6,000 00
Nat'l Bank of the Republic, Boston,	8,000	10,320 00	9,798 13
Atlas Nat'l Bank, Boston,	10,900	13,625 00	13,099 75
Hadley Falls Nat'l Bank, Holyoke,	2,000	3,500 00	2,000 00
Adams Nat'l Bank, North Adams,	200	300 00	200 00
Agricultural Nat'l Bank, Pittsfield,	3,200	6,400 00	3,200 00
Pittsfield Nat'l Bank, Pittsfield,	5,500	8,800 00	5,500 00
Lee Nat'l Bank, Lee,	6,720	8,000 00	6,720 00
First Nat'l Bank, Chicopee,	6,000	10,500 00	6,000 00
	$113,120	$144,641 00	$117,117 88

Railroad Bonds.

Worcester & Nashua R. R. 5s,	$10,000	$10,600 00	$10,000 00
Boston & Lowell R. R. 5s,	4,000	4,240 00	*4,000 00
Boston & Lowell R. R. 4½s,	25,000	25,500 00	*25,000 00
Boston, Revere B'ch & Lynn R. R. 6s,	11,000	12,540 00	12,430 00
Conn. & Passumpsic River R. R. 7s,	9,500	11,210 00	11,077 50
New York & New Haven R. R. 4s,	25,000	25,750 00	25,000 00
	$84,500	$89,840 00	$87,507 50

* This bank has been notified that these investments are illegal.

BEVERLY SAVINGS BANK — BEVERLY.

Incorporated, 1867. No. of corporators, 41.

WILLIAM ENDICOTT, *President.* R. G. BENNETT, *Treasurer.*

STATEMENT.

LIABILITES.		ASSETS.	
Deposits, . . .	$685,184 37	Bank stock, ...	$141,600 00
Earnings undivided, .	2,381 12	Loans on bank stock, . .	6,200 00
Guaranty fund, . .	12,000 00	Railroad bonds, . . .	7,000 00
		Real estate by foreclosure, .	7,375 04
		Loans on real estate, . .	237,744 00
		Loans on personal security, .	221,505 00
		Loans to counties, cities or towns, ...	42,500 00
		Expense account, . . .	5 00
		Premium account, . . .	11,000 00
		Cash in bank, ...	24,636 45
	$699,565 49		$699,565 49

Loans on Bank Stock: —

63 shares Beverly National Bank, ... $6,200 00

Amount of real estate held by foreclosure, ... $7,375 0
Assessed value of the same, ... 9,300 00
Amount of income received from the same, ... 637 64
Amount of municipal tax on real estate, ... 186 20

Cash on Deposit in Bank: —

Beverly National Bank, ... $24,636 45

Whole amount of interest or profits received or earned, ... $31,339 21
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 12,014 33; 2 per cent., 12,623 10
Times for the dividends, fixed by the by-laws: Fourth Wednesday in April and October.
The total amount of loans, with each specified rate of interest: $55,000, 4 per cent.; $140,000, 4½ per cent.; $67,500, 5 per cent.; $245,449, 6 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 247
Aggregate amount of the same, ... 239,717 00
Amount of investments from which no income is received, ... 208 85
Number of open accounts, ... 2,240
Number and amount of deposits (including dividends), received for previous year, ... 6,748 193,394 89
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 138 85,839 38
Number and amount of open accounts of $50 and less, . . . 927 14,321 41
Number and amount of open accounts exceeding $50, and not more than $100, ... 274 19,320 61
Number and amount of open accounts exceeding $100, and not more than $200, ... 326 44,766 54
Number and amount of open accounts exceeding $200, and not more than $500, ... 426 136,346 83

Number and amount of open accounts of $1,000 or more,	213	$259,050 35
Number and amount of open accounts to the credit of women, both adult and minor,	1,133	281,652 89
Number and amount of open accounts to the credit of guardians,	19	8,766 33
Number and amount of open accounts to the credit of religious and charitable associations,	45	15,411 18
Number and amount of open accounts in trust,	114	47,590 39
Number and amount of withdrawals,	1,448	133,613 75
Number of accounts opened the previous year,	414	
Number of accounts closed the previous year,	259	
Amount of expenses of the corporation during previous year,		962 58
Amount of treasurer's bond,		15,000 00

Date of examination by commissioner: October 17.

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston,	$5,000	$6,250 00	$5,000 00
City Nat'l Bank, Boston,	10,000	11,900 00	10,000 00
Continental Nat'l Bank, Boston,	5,000	5,500 00	5,000 00
Eagle Nat'l Bank, Boston,	5,000	5,475 00	5,000 00
Freeman's Nat'l Bank, Boston,	5,000	5,925 00	5,000 00
Hide and Leather Nat'l B'k, Boston,	5,000	5,450 00	5,000 00
Howard Nat'l Bank, Boston,	5,000	6,100 00	5,000 00
Massachusetts Nat'l Bank, Boston,	10,000	11,225 00	10,000 00
Merchandise Nat'l Bank, Boston,	3,000	2,970 00	3,000 00
North Nat'l Bank, Boston,	5,000	6,250 00	5,000 00
Republic Nat'l Bank, Boston,	5,000	6,450 00	5,000 00
Revere Nat'l Bank, Boston,	3,800	4,427 00	3,800 00
Shoe and Leather Nat'l B'k, Boston,	5,000	4,525 00	5,000 00
Traders' Nat'l Bank, Boston,	10,000	8,275 00	10,000 00
Tremont Nat'l Bank, Boston,	5,000	5,500 00	5,000 00
Webster Nat'l Bank, Boston,	5,000	5,450 00	5,000 00
First Nat'l Bank, Lynn,	5,000	6,025 00	5,000 00
Grand Nat'l Bank, Marblehead,	1,800	2,088 00	1,800 00
Asiatic Nat'l Bank, Salem,	3,000	4,000 00	3,000 00
Exchange Nat'l Bank, Salem,	5,000	5,950 00	5,000 00
First Nat'l Bank, Salem,	5,000	6,250 00	5,000 00
Mercantile Nat'l Bank, Salem,	5,000	5,900 00	5,000 00
Salem Nat'l Bank, Salem,	5,000	5,900 00	5,000 00
Beverly Nat'l Bank, Beverly,	20,000	25,400 00	20,000 00
	$141,600	$163,185 00	$141,600 00

Railroad Bonds.

Eastern Railroad,	$2,000	$2,225 00	$2,000 00
Boston & Lowell Railroad,	5,000	5,300 00	*5,000 00
	$7,000	$7,525 00	$7,000 00

* This bank was notified that this investment was illegal, and these bonds have since been disposed of.

BOSTON FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated, 1854. No. of corporators, 54.

ALONZO H. EVANS, *President.* CURTIS C. NICHOLS, *Treasurer.*

STATEMENT.

LIABILITIES		ASSETS.	
Deposits,	$11,057,302 22	Public funds,	$1,267,000 00
Earnings undivided,	309,922 27	Loans on public funds,	34,650 00
Guaranty fund,	191,730 21	Bank stock,	420,700 00
		Loans on bank stock,	76,100 00
		Railroad bonds,	140,000 00
		Loans on railroad bonds,	8,000 00
		Real estate,	138,768 25
		Real estate by foreclosure,	187,018 40
		Loans on real estate,	4,760,257 83
		Loans on personal security,	3,178,100 00
		Loans to counties, cities or towns,	488,000 00
		Deposit in banks, on interest,	791,460 23
		Expense account,	273 65
		Cash on hand,	68,626 34
	$11,558,954 70		$11,558,954 70

Loans on Public Funds, amount on each:—

On $2,000 State of Maine bonds,	$2,000 00
On $5,000 United States 4s,	5,000 00
On $3,000 City of Boston 5s,	3,000 00
On $1,000 United States 4½s,	1,000 00
On $14,050 United States 4s, On $8,600 United States 4½s,	22,650 00
On $1,000 town of Brookline bond,	1,000 00

Loans on Bank Stock, amount on each:—

On 146 shares Maverick National Bank,	$14,600 00
On 60 shares Howard National Bank,	6,000 00
On 210 shares Fourth National Bank,	20,000 00
On 60 shares National Security Bank,	6,000 00
On 200 shares National City Bank,	20,000 00
On 30 shares Blackstone National Bank,	2,500 00
On 30 shares Faneuil Hall, 35 shares Hide and Leather and 5 shares Webster National Banks,	7,000 00

Loans on Railroad Bonds, amount on each:—

On $6,000 New York, Boston & Providence Railroad 7s,	$6,000 00
On $2,000 Eastern Railroad bonds,	*2,000 00

Invested in real estate (for banking purposes),	$138,768 25
Estimated value of the same,	175,000 00
Amount of real estate held by foreclosure,	187,018 40
Assessed value of the same,	269,900 00

* This bank has been notified that this loan is illegal.

Amount of income received from the same,		$9,800 00
Amount of municipal tax on real estate,		8,468 36
Cash on Deposit in Banks, amount in each: —		
Commonwealth National Bank, Boston,		$261,635 83
Security National Bank, Boston,		145,045 20
Merchandise National Bank, Boston,		104,400 66
Blackstone National Bank, Boston,		50,000 00
National City Bank, Boston,		100,000 00
Mount Vernon National Bank, Boston,		25,000 00
Union Market National Bank, Watertown,		10,378 54
City National Bank, Worcester,		50,000 00
Pocasset National Bank, Fall River,		30,000 00
Athol National Bank, Athol,		15,000 00
Whole amount of interest or profits received or earned,		$574,190 58
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	191,775 86
	2 per cent.,	198,513 74
Times for the dividends fixed by the by-laws: second Wednesday in April and October.		
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7.		
The total amount of loans, with each specified rate of interest: $741,460.23, 3 per cent.; $53,000, 4 per cent.; $1,271,650, 4½ per cent.; $75,000, 4⅝ per cent.; $277,500, 4¾ per cent.; $3,140,841.23, 5 per cent.; $100,000, 5⅛ per cent.; $661,300, 5¼ per cent.; $1,127,550, 5½ per cent.; $91,800, 5¾ per cent.; $825,480, 6 per cent.; $53,500, 6¼ per cent.; $286,025, 6½ per cent.; $272,461.60, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	324	
Aggregate amount of the same,		555,425 00
Amount of investments from which no income is received,		1,418 40
Number of open accounts,	78,800	
Number and amount of deposits (including dividends), received for previous year,	66,098	3,564,315 03
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	2,142	1,155,018 00
Number and amount of open accounts of $50 and less,	53,029	369,850 00
Number and amount of open accounts exceeding $50, and not more than $100,	5,382	375,071 00
Number and amount of open accounts exceeding $100, and not more than $200,	5,977	825,326 00
Number and amount of open accounts exceeding $200, and not more than $500,	7,086	2,265,151 00
Number and amount of open accounts of $1,000 or more,	3,361	3,781,331 00
Number and amount of open accounts to the credit of women, both adult and minor,	31,498	5,083,679 00
Number and amount of open accounts to the credit of guardians,	200	80,142 00
Number and amount of open accounts to the credit of religious and charitable associations,	255	97,830 00
Number and amount of open accounts in trust,	4,064	1,079,298 00
Number and amount of withdrawals,	45,501	2,794,396 43
Number of accounts opened the previous year,	9,150	
Number of accounts closed the previous year,	5,150	
Amount of expenses of the corporation during previous year,		32,720 66
Amount of treasurer's bond,		25,000 00
Date of examination by commissioner: November 12.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
U. S. bonds,	$600,000	$737,000 00	$600,000 00
State and city bonds: —			
State of Maine,	50,000	54,500 00	50,000 00
City of Boston,	200,000	228,000 00	200,000 00
of Chelsea,	50,000	54,500 00	50,000 00
of Salem,	100,000	105,000 00	100,000 00
of Somerville,	103,000	105,340 00	103,000 00
of Fall River,	50,000	50,000 00	50,000 00
of Lowell,	5,000	5,000 00	5,000 00
of Keene, N. H.,	100,000	100,000 00	100,000 00
of Calais, Me.,	9,000	9,000 00	*9,000 00
	$1,267,000	$1,448,340 00	$1,267,000 00

BANK STOCK.

Third Nat'l Bank, Springfield,	$10,000	$16,000 00	$10,000 00
Boston Nat'l Bank, Boston,	15,000	18,000 00	15,000 00
Nat'l Hide and Leather B'k, Boston,	32,500	35,425 00	32,500 00
Nat'l Bank of Republic, Boston,	15,000	18,750 00	15,000 00
Second Nat'l Bank, Boston,	12,000	18,000 00	12,000 00
First Nat'l Bank, Boston,	25,000	48,750 00	25,000 00
Blackstone Nat'l Bank,	41,100	41,716 50	41,100 00
Suffolk Nat'l Bank, Boston,	17,100	20,007 00	17,100 00
Shawmut Nat'l Bank, Boston,	10,000	11,000 00	10,000 00
Tremont Nat'l Bank, Boston,	39,500	45,030 00	39,500 00
Continental Nat'l Bank, Boston,	10,000	10,950 00	10,000 00
Rockland Nat'l Bank, Boston,	20,000	26,000 00	20,000 00
Washington Nat'l Bank, Boston,	15,000	19,050 00	15,000 00
Howard Nat'l Bank, Boston,	20,000	23,800 00	20,000 00
Revere Nat'l Bank, Boston,	22,500	25,650 00	22,500 00
Merchants' Nat'l Bank, Boston,	4,700	6,392 00	4,700 00
Webster Nat'l Bank, Boston,	7,500	8,175 00	7,500 00
Nat'l Commonwealth Bank, Boston,	28,000	30,520 00	28,000 00
Nat'l Commerce Bank, Boston,	12,400	14,260 00	12,400 00
Merchandise Nat'l Bank, Boston,	10,000	9,800 00	10,000 00
First Nat'l Bank, Marlboro',	10,000	10,000 00	10,000 00
North Nat'l Bank, Boston,	1,700	2,176 00	1,700 00
Boylston Nat'l Bank, Boston,	10,000	11,600 00	10,000 00
Nat'l Eagle Bank, Boston,	10,000	10,800 00	10,000 00
Nat'l City Bank, Boston,	6,700	7,772 00	6,700 00
Atlas Nat'l Bank, Boston,	5,000	6,100 00	5,000 00
Hamilton Nat'l Bank, Boston,	10,000	11,800 00	10,000 00
	$420,700	$507,523 50	$420,700 00

RAILROAD BONDS.

Eastern Railroad,	$140,000	$154,000 00	$140,000 00

* This bank has been notified that this investment is illegal.

BOSTON PENNY SAVINGS BANK — BOSTON.

Incorporated, 1864. Number of corporators, 100.

GEORGE W. POPE, *President.* HENRY R. REYNOLDS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$821,852 00	Bank stock,	$103,690 50
Earnings undivided,	18,131 30	Loans on bank stock,	5,500 00
Guaranty fund,	16,022 82	Real estate,	115,000 00
		Real estate by foreclosure,	3,849 20
		Loans on real estate,	455,900 00
		Loans on personal security,	135,500 00
		Deposit in bank, on interest,	25,255 11
		Expense account,	443 12
		Accrued interest,	6,896 16
		Cash on hand,	3,972 03
	$856,006 12		$856,006 12

Loans on Bank Stock, amount on each: —

On 5 shares Mechanics' National Bank, Boston,	$500 00
On 58 shares Fourth National Bank, Boston,	5,000 00
Invested in real estate (for banking purposes),	$115,000 00
Estimated value of the same,	100,000 00
Amount of real estate held by foreclosure,	3,849 20
Assessed value of the same,	3,200 00
Amount of income received from the same,	180 00
Amount of municipal tax on real estate,	1,199 15

Cash on Deposit in Bank: —

Mount Vernon National Bank,	$25,255 11
Whole amount of interest or profits received or earned,	$42,762 25
Rate and amount of each semi-annual dividend for previous year, 1½ per cent.,	11,083 76
2 per cent.,	15,111 21

Times for the dividends, fixed by the by-laws: Second Wednesday in April and October.

The total amount of loans with each specified rate of interest: $386,300, 5 per cent.; $11,400, 5½ per cent.; $170,800, 6 per cent.; $33,400, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	36	
Aggregate amount of the same,		69,500 00
Number of open accounts,	5,985	
Number and amount of deposits (including dividends) received for previous year,	6,964	241,519 14
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	122	61,430 88
Number and amount of open accounts of $50 and less,	3,107	36,325 86
Number and amount of open accounts exceeding $50, and not more than $100,	508	33,104 20
Number and amount of open accounts exceeding $100, and not more than $200,	552	75,717 22

Number and amount of open accounts exceeding $200, and not more than $500,	534	$164,897 50
Number and amount of open accounts of $1,000 or more,	192	226,488 00
Number and amount of open accounts to the credit of women, both adult and minor,	2,014	380,155 86
Number and amount of open accounts to the credit of guardians,	12	5,482 16
Number and amount of open accounts in trust,	481	104,761 47
Number and amounts of withdrawals,	3,717	191,703 50
Number of accounts opened the previous year,	950	
Number of accounts closed the previous year,	784	
Amount of expenses of the corporation during previous year,		4,930 41
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: Feb. 7.

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
Everett Nat'l Bank, Boston,	$15,000	$16,762 50	$16,725 00
Hide and Leather Nat'l B'k, Boston,	10,000	11,200 00	11,550 00
Nat'l B'k of North America, Boston,	5,000	5,506 25	5,525 00
Atlas Nat'l Bank, Boston,	5,000	6,250 00	6,300 00
Manufacturers' Nat'l Bank, Boston,	5,000	4,962 50	5,325 00
Merchants' Nat'l Bank, Boston,	2,500	3,425 00	3,600 00
Fourth Nat'l Bank, Boston,	5,000	5,450 00	5,175 00
Boston Nat'l Bank, Boston,	5,000	5,862 50	6,050 00
Tremont Nat'l Bank, Boston,	4,100	4,510 00	5,084 00
Nat'l Webster Bank, Boston,	4,800	5,280 00	5,448 00
Atlantic Nat'l Bank, Boston,	4,200	6,384 00	6,384 00
State Nat'l Bank, Boston,	1,100	1,439 63	1,402 50
First Nat'l Bank, Boston,	7,000	13,842 50	14,210 00
Howard Nat'l Bank, Boston,	5,000	6,100 00	6,250 00
Nat'l Bank of Commerce, Boston,	3,700	4,282 75	4,662 00
	$82,400	$101,257 63	$103,690 50

BRAINTREE SAVINGS BANK — SOUTH BRAINTREE.

Incorporated, March 21, 1870. Number of corporators, 30.

B. F. Dyer, *President.* C. H. Hobart, *Treasurer.*

Statement.

Liabilities.		Assets.	
Deposits, . . .	$113,204 03	Public funds, ...	$18,000 00
Earnings undivided, .	3,716 70	Bank stock, ...	28,219 74
Guaranty fund, . .	1,436 00	Railroad bonds, . . .	10,000 00
		Loans on real estate, . .	50,140 00
		Loans to counties, cities or towns, ...	6,000 00
		Deposit in bank, on interest, .	4,096 99
		Premium account, . . .	1,900 00
	$118,356 73		$118,356 73

Cash on Deposit in Bank: —

Shawmut National Bank, Boston, ...		$4,096 99
Whole amount of interest or profits received or earned, ...		$5,868 58
Rate and amount of each semi-annual dividend for previous year, ...	2 per cent.,	1,942 83
	2 per cent.,	2,028 05
Time for the dividends, fixed by the by-laws: January 1 and July 1.		
The total amount of loans, with each specified rate of interest: $40,680, 6 per cent.; $7,260, 7 per cent.; $2,200, 7½ per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each, ...	41	
Aggregate amount of the same, ...		44,340 00
Number of open accounts, ...	474	
Number and amount of deposits (including dividends), received for previous year, ...	336	29,041 33
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ...	19	9,431 60
Number and amount of open accounts of $50 and less, . . .	163	2,854 75
Number and amount of open accounts exceeding $50, and not more than $100, ...	45	3,059 42
Number and amount of open accounts exceeding $100, and not more than $200, ...	75	11,442 70
Number and amount of open accounts exceeding $200, and not more than $500, ...	93	30,850 69
Number and amount of open accounts of $1,000 or more, . . .	29	33,736 82
Number and amount of open accounts to the credit of women, both adult and minor, ...	196	42,410 94
Number and amount of open accounts to the credit of guardians, .	1	108 14
Number and amount of open accounts to the credit of religious and charitable associations, ...	5	534 26
Number and amount of open accounts in trust, ...	34	12,015 01
Number and amount of withdrawals, ...	230	18,051 40
Number of accounts opened the previous year, ...	69	
Number of accounts closed the previous year, ...	60	
Amount of expenses of the corporation during previous year, . . .		278 00
Amount of treasurer's bond, ...		5,000 00
Date of examination by commissioner: July 9.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Fall River 6s,	$1,000	$1,190 00	$1,000 00
of Boston 6s,	2,000	2,400 00	2,000 00
of New Bedford 5s,	3,000	3,510 00	3,000 00
of Worcester 4½s,	2,000	2,160 00	2,000 00
of Bangor, Me., 6s,	5,000	6,000 00	*5,000 00
of Manchester, N. H., 4s,	2,000	2,080 00	2,000 00
Town of Brookline 5s,	3,000	3,270 00	3,000 00
	$18,000	$20,610 00	$18,000 00

BANK STOCK.

Merchants' Nat'l Bank, Boston,	$700	$959 00	$920 50
Union Nat'l Bank, Weymouth,	2,200	2,475 00	2,591 50
Manufacturers Nat'l B'k, Boston,	2,000	2,000 00	2,096 25
Union Market Nat'l B'k, Watertown,	3,200	3,152 00	3,021 50
State Nat'l Bank, Boston,	1,500	1,920 00	1,616 25
Blackstone Nat'l Bank, Boston,	3,100	3,138 75	3,295 37
North America Nat'l B'k, Boston,	1,000	1,100 00	1,138 75
Shawmut Nat'l Bank, Boston,	2,000	2,325 00	2,498 75
Commonwealth Nat'l B'k, Boston,	1,800	1,982 25	1,982 25
Hide and Leather Nat'l B'k, Boston,	1,000	1,120 00	1,150 00
Merchandise Nat'l Bank, Boston,	1,300	1,300 00	1,472 25
Brockton Nat'l Bank, Brockton,	2,500	2,609 37	2,609 37
Freeman's Nat'l Bank, Boston,	800	1,002 00	1,002 00
Shoe and Leather Nat'l B'k, Boston,	2,500	2,324 25	2,825 00
	$25,600	$27,407 62	$28,219 74

RAILROAD BONDS.

Lowell Railroad 4½s,	$3,000	$3,045 00	†$3,000 00
Newport & Richford Railroad 5s,	5,000	5,050 00	5,000 00
Fitchburg Railroad 5s,	2,000	2,200 00	2,000 00
	$10,000	$10,295 00	$10,000 00

* This bank was notified that this investment was illegal, and these bonds have since been disposed of.

† This bank has been notified that this investment is illegal.

BRIDGEWATER SAVINGS BANK — BRIDGEWATER.

Incorporated, March 19, 1872. Number of corporators, 19.

SPENCER LEONARD, *President.* SAMUEL P. GATES, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$232,930 36	Public funds,	$11,000 00
Earnings undivided,	3,632 96	Bank stock,	34,011 99
Guaranty fund,	5,270 00	Loans on bank stock,	665 00
Suspense account,	31 00	Railroad bonds,	8,000 00
Profit and loss,	333 50	Real estate by foreclosure,	7,000 00
		Loans on real estate,	125,159 65
		Loans on personal security,	31,490 30
		Loans to counties, cities or towns,	4,500 00
		Deposit in bank, on interest,	10,246 39
		Expense account,	943 87
		Cash on hand,	9,180 62
	$242,197 82		$242,197 82

Loans on Bank Stock, amount on each: —

On 2 shares Bristol County National Bank, Taunton,	$185 00
On 4 shares Eliot National Bank, Boston, On 1 share First National Bank, Boston,	480 00
Amount of real estate held by foreclosure,	$7,000 00
Assessed value of the same,	6,800 00
Amount of income received from the same,	348 41
Amount of municipal tax on real estate,	107 07

Cash on Deposit in Bank: —

First National Bank, Boston,	$10,246 39
Whole amount of interest or profits received or earned,	$12,503 33
Rate and amount of each semi-annual dividend for previous year, 2½ per cent.,	4,932 83
2½ per cent.,	5,104 06

Times for the dividends, fixed by the by-laws: April 1 and October 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $4\frac{817}{1000}$.

The total amount of loans, with each specified rate of interest: $4,500, 4½ per cent.; $13,000, 5 per cent.; $131,474.95, 6 per cent.; $11,525, 7 per cent.; $650, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	127	
Aggregate amount of the same,		114,649 95
Number of open accounts,	995	
Number and amount of deposits (including dividends) received for previous year,	782	99,176 08
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	81	50,552 15
Number and amount of open accounts of $50 and less,	347	5,755 02

Number and amount of open accounts exceeding $50, and not more than $100,	123	$8,710 97
Number and amount of open accounts exceeding $100, and not more than $200,	144	20,000 52
Number and amount of open accounts exceeding $200, and not more than $500,	166	55,021 68
Number and amount of open accounts of $1,000 or more,	54	79,329 07
Number and amount of open accounts to the credit of women, both adult and minor,	439	88,765 80
Number and amount of open accounts to the credit of guardians,	9	4,085 96
Number and amount of open accounts to the credit of religious and charitable associations,	9	1,589 68
Number and amount of open accounts in trust,	32	16,569 72
Number and amount of withdrawals,	667	72,054 98
Number of accounts opened the previous year,	163	
Number of accounts closed the previous year,	97	
Amount of expenses of the corporation during previous year,		670 00
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: July 6.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds: —			
City of Boston 5s, gold,	$5,000	$5,900 00	$5,000 00
of Fall River 6s,	4,000	5,000 00	4,000 00
United States 4s,	2,000	2,440 00	2,000 00
	$11,000	$13,340 00	$11,000 00

Bank Stock.

Blackstone Nat'l Bank, Boston,	$7,000	$7,087 50	$7,000 00
Blue Hill Nat'l Bank, Boston,	1,700	1,967 75	2,218 75
Boylston Nat'l Bank, Boston,	1,300	1,524 25	1,300 00
Nat'l Eagle Bank, Boston,	1,200	1,315 44	1,200 00
Fourth Nat'l Bank, Boston,	2,500	2,725 00	2,500 00
Freeman's Nat'l Bank, Boston,	2,000	2,370 00	2,000 00
Faneuil Hall Nat'l Bank, Boston,	1,000	1,302 50	1,250 00
Globe Nat'l Bank, Boston,	900	932 58	900 00
Howard Nat'l Bank, Boston,	2,000	2,440 00	2,000 00
Merchants' Nat'l Bank, Boston,	1,000	1,370 00	1,391 24
Redemption Nat'l Bank, Boston,	3,000	3,855 00	3,852 50
Security Nat'l Bank, Boston,	600	1,080 00	1,042 50
Shawmut Nat'l Bank, Boston,	1,100	1,278 75	1,100 00
Washington Nat'l Bank, Boston,	300	394 50	300 00
Brockton Nat'l Bank, Brockton,	2,000	2,100 00	2,000 00
Home Nat'l Bank, Brockton,	2,200	2,530 00	2,200 00
Bristol County Nat'l B'k, Taunton,	1,100	1,870 00	1,757 00
	$30,900	$36,143 27	$34,011 99

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine Railroad, . .	$1,000	$1,230 00	$1,000 00
Boston, Revere Beach & Lynn R,R.,	3,000	3,360 00	3,000 00
Old Colony Railroad, . . .	4,000	4,640 00	4,000 00
	$8,000	$9,230 00	$8,000 00

BRIGHTON FIVE CENT SAVINGS BANK—BOSTON.

Incorporated, 1861. Number of corporators, 108.

N. WARREN SANBORN, *President.* BELA S. FISKE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$158,106 51	Loans on public funds, . .	$500 00
Earnings undivided, .	10,483 33	Bank stock, ...	37,014 13
Guaranty fund, . .	4,094 61	Railroad bonds, . . .	3,780 00
		Real estate by foreclosure, .	32,483 19
		Loans on real estate, . .	89,174 15
		Deposit in bank, on interest, .	4,794 15
		Expense account, . . .	501 31
		Cash on hand, ...	4,437 52
	$172,684 45		$172,684 45

Loans on Public Funds: —

On $700 State of Maine 6s, ...	$500 00
Amount of real estate held by foreclosure, ...	$32,483 19
Assessed value of the same, ...	34,100 00
Amount of income received from the same, ...	2,000 06
Amount of municipal tax on real estate, ...	498 41

Cash on Deposit in Bank: —

National Market Bank of Brighton, ...	$4,794 15
Whole amount of interest or profits received or earned, ...	$7,807 11
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent.,	2,861 70
2 per cent.,	2,896 52

Times for the dividends, fixed by the by laws: First Saturday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $4\frac{52}{100}$

The total amount of loans, with each specified rate of interest: $55,000, 6 per cent.; $14,600, 6½ per cent,; $14,974, 7 per cent.; $2,600, $7\frac{3}{10}$ per cent.; $2,000, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ...	36	
Aggregate amount of the same, ...		45,190 00
Amount of investments from which no income is received, ...		1,000 00
Number of open accounts, ...	789	
Number and amount of deposits (including dividends) received for previous year, ...	756	37,137 33
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ...	19	9,758 88
Number and amount of open accounts of $50 and less, ...	356	4,234 87
Number and amount of open accounts exceeding $50, and not more than $100, ...	94	4,930 78
Number and amount of open accounts exceeding $100, and not more than $200, ...	97	13,654 40

Number and amount of open accounts exceeding $200, and not more than $500,	121	$39,103 13
Number and amount of open accounts of $1,000 or more,	36	42,019 41
Number and amount of open accounts to the credit of women, both adult and minor,	326	46,884 69
Number and amount of open accounts to the credit of guardians,	2	1,274 26
Number and amount of open accounts to the credit of religious and charitable associations,	13	2,122 32
Number and amount of open accounts in trust,	126	30,929 17
Number and amount of withdrawals,	254	29,670 85
Number of accounts opened the previous year,	158	
Number of accounts closed the previous year,	113	
Amount of expenses of the corporation during the previous year,		1,941 03
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: April 30.

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l Webster Bank, Boston,	$5,000	$5,450 00	*$5,000 00
Nat'l Market Bank, Brighton,	3,000	4,320 00	*5,205 00
Old Boston Nat'l Bank, Boston,	1,650	1,922 00	1,922 00
Tremont Nat'l Bank, Boston,	2,500	2,755 00	2,755 00
Third National Bank, Boston,	2,500	2,500 00	2,500 00
Freeman's Nat'l Bank, Boston,	2,300	2,830 00	2,830 00
Shawmut Nat'l Bank, Boston,	2,100	2,415 00	2,359 25
Metropolitan Nat'l Bank, Boston,	1,800	2,070 00	1,896 00
Everett Nat'l Bank, Boston,	1,900	2,128 00	2,151 75
Eliot Nat'l Bank, Boston,	1,500	1,800 00	1,732 50
Hide and Leather Nat'l B'k, Boston,	1,500	1,635 00	1,635 00
Blackstone Nat'l Bank, Boston,	1,200	1,236 00	1,200 00
Suffolk Nat'l Bank, Boston,	1,000	1,200 00	1,208 25
State Nat'l Bank, Boston,	1,000	1,265 00	1,132 50
Howard Nat'l Bank, Boston,	500	610 00	610 00
Revere Nat'l Bank, Boston,	500	585 00	585 00
Central Nat'l Bank, Boston,	500	335 00	1,000 00
Union Market Nat'l B'k, Watertown,	700	708 75	700 00
First Nat'l Bank, Lynn,	500	600 00	591 88
	$31,650	$36,364 75	$37,014 13

Railroad Bonds.

Boston & Maine Railroad 7s,	$1,000	$1,260 00	$1,260 00
Old Colony Railroad 7s,	2,000	2,520 00	2,520 00
	$3,000	$3,780 00	$3,780 00

* This bank has been notified that these investments exceed the legal limit.

BRISTOL COUNTY SAVINGS BANK—TAUNTON.

Incorporated March 2, 1846. Number of corporators, 113.

JOSEPH E. WILBAR, *President.* ALFRED C. PLACE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$2,862,259 16	Public funds,	$287,000 00
Earnings undivided,	18,772 91	Loans on public funds,	1,000 00
Guaranty fund,	70,000 00	Bank stock,	169,400 00
Rents,	500 00	Loans on bank stock,	5,500 00
		Railroad bonds,	101,000 00
		Loans on railroad stock,	500 00
		Real estate,	25,000 00
		Real estate by foreclosure,	106,373 63
		Loans on real estate,	1,402,179 23
		Loans on personal security,	833,670 24
		Loans to counties, cities or towns,	2,500 00
		Loans on bank book,	1,465 00
		Deposit in banks, on interest,	13,507 22
		Expense account,	420 61
		Suspense account,	112 85
		Cash on hand,	1,903 29
	$2,951,532 07		$2,951,532 07

Loans on Public Funds:—

On $1,000 U. S. 4½s,	$1,000 00

Loans on Bank Stock, amount on each:—

On 30 shares Taunton National Bank, Taunton,	$3,500 00
On 8 shares Taunton National Bank, Taunton,	800 00
On 10 shares Machinists' National Bank, Taunton,	1,000 00
On 2 shares Bristol County National Bank, Taunton,	200 00

Loans on Railroad Stock:—

On 5 shares Boston & Albany Railroad,	$500 00

Invested in real estate (for banking purposes),	$25,000 00
Estimated value of the same,	40,000 00
Amount of real estate held by foreclosure,	106,373 63
Assessed value of the same,	85,960 00
Amount of income received from the same,	8,251 30
Amount of municipal tax on real estate,	2,252 01

Cash on Deposit in Banks, amount in each:—

Bristol County National Bank, Taunton,	$8,947 21
Maverick National Bank, Boston,	4,560 01
Whole amount of interest or profits received or earned,	160,820 54

Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	$53,749 45
	2 per cent.,	54,581 12

Times for the dividends, fixed by the by-laws: April 1, and October 1.

The total amount of loans, with each specified rate of interest: $100,000, 4½ per cent.; $25,000, 4¾ per cent.; $277,975, 5 per cent.; $25,000 5¼ per cent.; $179,981.53, 5½ per cent.; $19,000, 5¾ per cent.; $1,619,857.94, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	1,217	
Aggregate amount of the same,		$991,216 74
Number of open accounts,	8,309	
Number and amount of deposits (including dividends) received for previous year,	5,582	583,426 67
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	380	234,518 38
Number and amount of open accounts of $50 and less,	2,392	44,075 27
Number and amount of open accounts exceeding $50, and not more than $100,	825	58,729 50
Number and amount of open accounts exceeding $100, and not more than $200,	1,139	159,277 58
Number and amount of open accounts exceeding $200, and not more than $500,	1,592	516,176 65
Number and amount of open accounts of $1,000 or more,	1,045	1,219,634 54
Number and amount of open accounts to the credit of women, both adult and minor,	4,113	1,350,773 60
Number and amount of open accounts to the credit of guardians,	54	27,237 50
Number and amount of open accounts to the credit of religious and charitable associations,	80	61,043 55
Number and amount of open accounts in trust,	685	401,951 49
Number and amount of withdrawals,	4,185	479,770 70
Number of accounts opened the previous year,	1,159	
Number of accounts closed the previous year,	1,003	
Amount of expenses of the corporation during previous year,		6,097 37
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: Aug. 9.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, registered,	$50,000	$60,750 00	$55,000 00
United States 4½s, registered,	50,000	57,000 00	55,000 00
State and city bonds: —			
City of Taunton,	46,000	47,380 00	46,000 00
of Providence, R. I.,	30,000	34,800 00	30,000 00
of Brockton,	30,000	32,200 00	30,000 00
of Boston,	10,000	12,000 00	10,000 00
of Lowell,	10,000	11,300 00	10,000 00
of Fall River,	10,000	11,500 00	10,000 00
of Dover, N. H.,	10,000	11,700 00	10,000 00
of Cambridge,	10,000	11,400 00	10,000 00
of Springfield,	6,000	7,620 00	6,000 00
of Portsmouth, N. H.,	5,000	5,850 00	5,000 00
State of New Hampshire,	10,000	12,200 00	10,000 00
	$277,000	$315,700 00	$287,000 00

BANK STOCK.

	Per Value.	Estimated Market Value.	Amount Invested.
Machinists' Nat'l Bank, Taunton,	$16,200	$29,200 00	$16,200 00
First Nat'l Bank, Boston,	10,000	19,300 00	10,000 00
Merchants' Nat'l Bank, Boston,	10,000	13,700 00	10,000 00
North Nat'l Bank, Boston,	10,000	12,400 00	10,000 00
Nat'l Bank of Commerce, Boston,	10,000	11,400 00	10,000 00
Nat'l Bank of Redemption, Boston,	10,000	12,900 00	10,000 00
State Nat'l Bank, Boston,	10,000	12,600 00	10,000 00
Third Nat'l Bank, Springfield,	10,000	18,000 00	10,000 00
Boston Nat'l Bank, Boston,	9,300	10,788 00	9,300 00
Everett Nat'l Bank, Boston,	8,400	9,492 00	8,400 00
Metropolitan Nat'l Bank, Boston,	6,000	6,900 00	6,000 00
Atlantic Nat'l Bank, Boston,	5,600	8,512 00	5,600 00
Bristol County Nat'l Bank, Taunton,	5,000	8,750 00	5,000 00
Columbian Nat'l Bank, Boston,	5,000	6,450 00	5,000 00
Hide and Leather N'l Bank, Boston,	5,000	5,450 00	5,000 00
Nat'l Exchange Bank, Boston,	5,000	5,750 00	5,000 00
People's Nat'l Bank, Boston,	5,000	8,100 00	5,000 00
Nat'l Rockland Bank, Boston,	5,000	6,700 00	5,000 00
Tremont Nat'l Bank, Boston,	5,000	5,500 00	5,000 00
Howard Nat'l Bank, Boston,	3,700	4,514 00	3,700 00
Nat'l Union Bank, Boston,	2,800	4,032 00	2,800 00
Nat'l Bank of Fairhaven, Fairhaven,	2,000	2,000 00	2,000 00
Mount Vernon Nat'l Bank, Boston,	2,000	2,480 00	2,000 00
Nat'l B'k of North America, Boston,	2,000	2,140 00	2,000 00
Second Nat'l Bank, Boston,	2,800	4,228 00	2,800 00
Nat'l Eagle Bank. Boston,	1,500	1,635 00	1,500 00
Faneuil Hall Nat'l Bank, Boston,	1,000	1,300 00	1,000 00
Taunton Nat'l Bank, Taunton,	700	1,155 00	700 00
Shawmut Nat'l Bank, Boston,	400	460 00	400 00
	$169,400	$235,836 00	$169,400 00

RAILROAD BONDS.

Boston, Clinton, Fitchburg & New Bedford Railroad,	$50,000	$54,500 00	$50,000 00
Fitchburg Railroad,	20,000	21,800 00	20,000 00
Boston, Revere B'ch & Lynn R. R.,	15,000	16,650 00	15,000 00
Boston & Albany Railroad,	10,000	12,100 00	10,000 00
Old Colony Railroad,	6,000	7,200 00	6,000 00
	$101,000	$112,250 00	$101,000 00

BROADWAY SAVINGS BANK — LAWRENCE.

Incorporated, 1872. Number of corporators, 27.

JOHN FALLON, *President.* GILBERT E. HOOD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$605,628 48	Public funds,	$150,000 00
Earnings undivided,	18,195 86	Bank stock,	127,900 00
Guaranty fund,	13,000 00	Loans on bank stock,	1,000 00
Balance of Smith guaranty fund,	48,025 80	Real estate by foreclosure,	105,150 00
		Loans on real estate,	168,406 00
		Loans on personal security,	65,010 00
		Deposit in banks, on interest,	62,101 70
		Cash on hand and in bank,	5,282 44
	$684,850 14		$684,850 14

Loans on Bank Stock: —

On 10 shares Lawrence National Bank, Lawrence, ... $1,000 00

Amount of real estate held by foreclosure, ... $105,150 00
Assessed value of the same, ... 80,400 00
Amount of income received from the same, ... 4,891 03
Amount of municipal tax on real estate, ... 1,183 74

Cash on Deposit in Banks, amount in each: —

National Bank of Republic, Boston, ... $10,068 84
Lawrence National Bank, Lawrence, ... 57,032 86

Whole amount of interest or profits received or earned, ... $28,463 36
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 11,260 66; 2½ per cent., 14,297 70
Times for the dividends, fixed by the by-laws: Third Wednesday in April and October.
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5⅓.
The total amount of loans, with each specified rate of interest: $10,000, 5 per cent.; $25,200, 5½ per cent.; $143,835, 6 per cent.; $1,800, 6½ per cent.; $53,581, 7 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 177
Aggregate amount of the same, ... $147,116 00
Amount of investments from which no income is received, ... 150 00
Number of open accounts, ... 1,889
Number and amount of deposits (including dividends) received for previous year, ... 1,297 144,966 63
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 95 46,102 12
Number and amount of open accounts of $50 and less, ... 727 9,224 31
Number and amount of open accounts exceeding $50, and not more than $100, ... 145 10,296 13
Number and amount of open accounts exceeding $100, and not more than $200, ... 197 27,537 91

Number and amount of open accounts exceeding $200 and not more than $500,	293	$98,401 38
Number and amount of open accounts of $1,000 or more,	218	252,418 08
Number and amount of open accounts to the credit of women, both adult and minor,	720	227,281 37
Number and amount of open accounts to the credit of guardians,	13	5,986 88
Number and amount of open accounts to the credit of religious and charitable associations,	14	5,010 30
Number and amount of open accounts in trust,	113	29,351 49
Number and amount of withdrawals,	1,171	133,238 41
Number of accounts opened the previous year,	312	
Number of accounts closed the previous year,	277	
Amount of expenses of the corporation during previous year,		2,964 49
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: February 23.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States registered 4s,	$150,000	$181,500 00	$150,000 00

Bank Stock.

Bay State Nat'l Bank, Lawrence,	$4,850	$7,680 00	$6,400 00
City National Bank, Boston,	4,400	5,236 00	4,400 00
Commerce Nat'l Bank, Boston,	10,000	11,500 00	10,000 00
Eagle Nat'l Bank, Boston,	5,000	5,480 00	5,000 00
Eliot Nat'l Bank, Boston,	5,000	6,250 00	5,000 00
Everett Nat'l Bank, Boston,	5,000	5,550 00	5,000 00
Globe Nat'l Bank, Boston,	3,300	3,400 00	3,300 00
Hamilton Nat'l Bank, Boston,	5,000	5,850 00	5,000 00
Hide and Leather Nat'l B'k, Boston,	1,500	1,635 00	1,500 00
Howard Nat'l Bank. Boston,	5,000	6,100 00	5,000 00
Lawrence Nat'l Bank, Lawrence,	7,800	8,970 00	7,800 00
Manufacturers' Nat'l B'k, Boston,	5,000	5,000 00	5,000 00
Market Nat'l Bank, Boston,	5,000	4,900 00	5,000 00
North America Nat'l Bank, Boston,	5,000	5,500 00	5,000 00
State Nat'l Bank, Boston,	5,000	6,400 00	5,000 00
Shawmut Nat'l Bank, Boston,	7,600	8,800 00	7,600 00
Shoe and Leather Nat'l B'k, Boston,	10,000	9,000 00	10,000 00
Suffolk Nat'l Bank, Boston,	10,000	11,900 00	10,000 00
Tremont Nat'l Bank, Boston,	16,900	18,500 00	16,900 00
Webster Nat'l Bank, Boston,	5,000	5,180 00	5,000 00
	$126,350	$142,831 00	$127,900 00

BROCKTON SAVINGS BANK — BROCKTON.

Incorporated, 1881. No. of corporators, 49.

JOHN J. WHIPPLE, *President.* CLARENCE R. FILLEBROWN, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$255,211 76	Public funds,	$10,270 00
Earnings undivided,	796 70	Bank stock,	9,833 50
Guaranty fund,	1,300 00	Loans on bank stock,	80 00
		Railroad bonds,	9,610 00
		Loans on real estate,	171,195 00
		Loans on personal security,	47,725 00
		Expense account,	46 39
		Cash on hand and in bank,	8,548 57
	$257,308 46		$257,308 46

Loans on Bank Stock: —

On 1 share Randolph National Bank, Randolph, ... $80 00

Cash on Deposit in Bank: —

Brockton National Bank, Brockton, ... $7,859 51

Whole amount of interest or profits received or earned, ... $10,031 35

Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 3,082 31; 2 per cent., 3,874 14

Times for the dividends, fixed by the laws: April 15, October 15.

The total amount of loans, with each specified rate of interest: $10,000, 5 per cent.; $188,120, 6 per cent.; $13,250, 6½ per cent.; $7,300, 7 per cent.; $250, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	141	
Aggregate amount of the same,		162,220 00
Number of open accounts,	1,468	
Number and amount of deposits (including dividends), received for previous year,	2,684	196,507 94
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	137	67,578 58
Number and amount of open accounts of $50 and less,	502	8,797 79
Number and amount of open accounts exceeding $50, and not more than $100,	246	16,669 59
Number and amount of open accounts exceeding $100, and not more than $200,	298	39,198 18
Number and amount of open accounts exceeding $200, and not more than $500,	283	85,100 41
Number and amount of open accounts of $1,000 or more,	33	34,466 45
Number and amount of open accounts to the credit of women, both adult and minor,	574	102,257 45
Number and amount of open accounts to the credit of guardians,	7	762 87
Number and amount of open accounts to the credit of religious and charitable associations,	9	2,408 57
Number of open accounts in trust,	230	12,519 33

Number and amount of withdrawals, ...	1,254	$100,795 03
Number of accounts opened the previous year, ...	850	
Number of accounts closed the previous year, ...	316	
Amount of expenses of the corporation during previous year, . . .		758 88
Amount of treasurer's bond, ...		15,000 00

Date of examination by commissioner: September 25.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds: —			
City of Brockton 4s, . . .	$4,000	$4,120 00	$4,000 00
of Brockton 5s, . . .	5,700	6,555 00	6,270 00
	$9,700	$10,675 00	$10,270 00

Bank Stock.

Manufacturers' Nat'l Bank, Boston,	$1,000	$1,000 00	$1,100 00
Shawmut Nat'l Bank, Boston, . .	900	1,044 00	1,071 00
Brockton Nat'l Bank, Brockton, .	5,000	5,400 00	5,362 50
Home Nat'l Bank, Brockton, . .	2,000	2,300 00	2,300 00
	$8,900	$9,744 00	$9,833 50

Railroad Bonds.

Boston, Revere B'ch & Lynn R. R., .	$1,000	$1,115 00	$1,100 00
Newport & Richford Railroad, .	5,000	5,050 00	5,000 00
Boston & Lowell Railroad, . .	2,000	2,305 00	*2,360 00
Old Colony Railroad, . . .	1,000	1,180 00	1,150 00
	$9,000	$9,650 00	$9,610 00

* This bank has been notified that this is an illegal investment.

BROOKFIELD SAVINGS BANK—BROOKFIELD.

Incorporated April 12, 1872. Number of corporators, 35.

HENRY D. FALES, *President.* HIRAM P. GERALD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$41,120 75	Loans on real estate, . . .	$25,796 62
Earnings undivided, .	955 83	Loans on personal security, .	11,100 00
Guaranty fund, . .	637 64	Deposit in bank, on interest, .	5,081 89
		Expense account, . . .	75 00
		Cash on hand, ...	660 71
	$42,714 22		$42,714 22

Cash on Deposit in Bank: —

First National Bank, Worcester, ...		$5,081 89
Whole amount of interest or profits received or earned, ...		$2,184 67
Rate and amount of each semi-annual dividend for previous year, ...	2 per cent.,	571 67
	2 per cent.,	656 87
Extra dividend, July 1, 1883, ...		461 36
Times for the dividends, fixed by the by-laws: January 1, and July 1.		
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $4\frac{2}{5}$		
The total amount of loans, with each specified rate of interest: $4,500, 4 per cent.; $1,500, 5 per cent.; $3,500, $5\frac{1}{2}$ per cent.; $27,396.62, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each, ...	48	
Aggregate amount of the same, ...		36,896 62
Number of open accounts, ...	328	
Number and amount of deposits (including dividends), received for previous year, ...	444	26,205 88
Number and amount of deposits of and exceeding $300 at any one time for the previous year, ...	40	20,244 53
Number and amount of open accounts of $50 and less, . . .	138	2,574 05
Number and amount of open accounts exceeding $50 and not more than $100, ...	50	3,689 59
Number and amount of open accounts exceeding $100, and not more than $200, ...	44	6,218 83
Number and amount of open accounts exceeding $200, and not more than $500, ...	43	13,600 47
Number and amount of open accounts of $1,000 or more, . . .	1	1,090 56
Number and amount of open accounts to the credit of women, both adult and minor, ...	82	9,001 44
Number and amount of open accounts to the credit of guardians, .	2	339 50
Number and amount of open accounts in trust, ...	7	2,345 68
Number and amount of withdrawals, ...	270	19,429 22
Number of accounts opened the previous year, ...	105	
Number of accounts closed the previous year, ...	56	
Amount of expenses of the corporation during previous year, . . .		151 50
Amount of treasurer's bond, ...		10,000 00

Date of examination by commissioner: July 24.

BROOKLINE SAVINGS BANK—BROOKLINE.

Incorporated February 24, 1871. No. of corporators, 59.

WILLIAM H. LINCOLN, *President.* WILLIAM E. LINCOLN, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$165,803 12	Public funds,	$14,750 00
Earnings undivided,	1,406 24	Bank stock,	34,304 63
Guaranty fund,	2,023 99	Real estate by foreclosure,	7,857 11
		Loans on real estate,	87,537 50
		Loans on personal security,	10,000 00
		Deposit in banks, on interest,	13,809 96
		Expense account,	390 62
		Interest,	510 43
		Cash on hand,	73 10
	$169,233 35		$169,233 35

Amount of real estate held by foreclosure,		$7,857 11
Assessed value of the same,		5,100 00
Amount of income received from the same,		500 00
Amount of municipal tax on real estate,		58 65
Cash on Deposit in Banks, amount in each:—		
Shawmut National Bank, Boston,		$12,774 67
Central National Bank, Boston,		1,035 29
Whole amount of interest or profits received or earned,		$7,492 08
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	2,551 13
	2 per cent.,	2,667 84
Times for the dividends, fixed by the by-laws: Second Monday in January and July.		
The total amount of loans, with each specified rate of interest: $8,500, 5 per cent.; $19,000, 5½ per cent.; $49,787.50, 6 per cent; $3,100, 6½ per cent.; $5,650, 7 per cent.; $1,500, 8 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	37	
Aggregate amount of the same,		43,037 50
Amount of investments from which no income is received,		1,416 78
Number of open accounts,	1,252	
Number and amount of deposits (including dividends), received for previous year,	1,950	72,529 55
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	32	13,271 78
Number and amount of open accounts of $50 and less,	688	9,169 02
Number and amount of open accounts exceeding $50, and not more than $100,	164	11,910 63
Number and amount of open accounts exceeding $100, and not more than $200,	159	22,295 36
Number and amount of open acccounts exceeding $200, and not more than $500,	143	44,712 75
Number and amount of open accounts of $1,000 or more,	25	27,232 07
Number and amount of open accounts to the credit of women, both adult and minor,	414	65,791 74

Number and amount of open accounts to the credit of guardians,	3	$684 72
Number and amount of open accounts to the credit of religious and charitable associations,	8	958 22
Number and amount of open accounts in trust,	406	26,038 91
Number and amount of withdrawals,	839	50,914 25
Number of accounts opened the previous year,	261	
Number of accounts closed the previous year,	158	
Amount of expenses of the corporation during previous year,		1,100 00
Amount of treasurer's bond,		5,000 00

Date of examination by commissioner: October 27.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Brookline water scrip 7s, 1898,	$4,000	$5,200 00	$4,200 00
Brookline water scrip 4½s, 1893,	10,000	10,550 00	10,550 00
	$14,000	$15,750 00	$14,750 00

Bank Stock.

National City Bank, Boston,	$5,000	$5,800 00	$5,001 25
Central Nat'l Bank, Boston,	7,500	12,525 00	*15,588 00
Merchandise Nat'l Bank, Boston,	5,000	5,000 00	5,000 00
Revere Nat'l Bank, Boston,	3,700	4,366 00	4,057 00
Tremont Nat'l Bank, Boston,	3,000	3,360 00	3,344 13
Eagle Nat'l Bank, Boston,	1,200	1,315 50	1,314 25
	$25,400	$32,366 50	$34,304 63

* This bank has been notified that this investment exceeds the legal limit.

CAMBRIDGEPORT SAVINGS BANK—CAMBRIDGE.

Incorporated March 16, 1853. No. of corporators, 11.

JOSEPH A. HOLMES, *President.* EDWARD HYDE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$2,577,492 16	Public funds,	$409,100 00
Earnings undivided,	33,257 63	Bank stock,	98,100 00
Guaranty fund,	48,000 00	Railroad bonds,	73,000 00
		Real estate by foreclosure,	10,526 92
		Loans on real estate,	1,117,469 89
		Loans on personal security,	882,000 00
		Deposit in banks, on interest,	63,328 16
		Expense account,	2,504 86
		Cash on hand,	2,719 96
	$2,658,749 79		$2,658,749 79

Amount of real estate held by foreclosure,	$10,526 92
Assessed value of the same,	33,800 00
Amount of income received from the same,	3,517 93
Amount of municipal tax on real estate,	532 16
Cash on Deposit in Banks, amount in each:—	
First National Bank, Cambridge,	$9,686 47
Cambridgeport National Bank, Cambridge,	3,641 69
National Exchange Bank, Boston,	50,000 00
Whole amount of interest or profits received,	$130,401 93
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	47,172 56
2¼ per cent.,	53,958 70

Times for the dividends, fixed by the by-laws: Third Wednesday in January and July.

The total amount of loans, with each specified rate of interest: $205,000, 4 per cent.; $100,000, 4¼ per cent.; $350,000, 4½ per cent.; $130,000, 4¾ per cent; $606,725.08, 5 per cent.; $76,150, 5½ per cent.; $349,970, 6 per cent.; $153,220, 6½ per cent.; $15,454.81, 7 per cent.; $11,950, 7 3/10 per cent.; $1,000, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	315	
Aggregate amount of the same,		488,412 58
Number of open accounts,	7,400	
Number and amount of deposits (including dividends), received for previous year,	7,058	555,441 34
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	305	171,738 00
Number and amount of open accounts of $50 and less,	701	13,602 00
Number and amount of open accounts exceeding $50, and not more than $100,	243	16,110 00
Number and amount of open accounts exceeding $100, and not more than $200,	343	47,186 00
Number and amount of open accounts exceeding $200, and not more than $500,	504	161,958 00

Number and amount of open accounts of $1,000 or more,	532	$628,325 00
Number and amount of open accounts to the credit of women, both adult and minor,	3,167	1,079,503 00
Number and amount of open accounts to the credit of guardians,	37	18,708 00
Number and amount of open accounts to the credit of religious and charitable associations,	25	65,190 00
Number and amount of open accounts in trust,	822	228,521 00
Number and amount of withdrawals,	4,748	437,303 22
Number of accounts opened the previous year,	1,086	
Number of accounts closed the previous year,	684	
Amount of expenses of the corporation during previous year,		6,000 00
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: May 8.

Public Funds

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, coupons,	$75,000	$91,500 00	$75,000 00
" " 4s, registered,	275,000	335,847 50	275,000 00
" " 4½s, registered,	1,100	1,262 25	1,100 00
City bonds: —			
City of Worcester,	50,000	51,938 87	50,000 00
of Boston,	8,000	10,360 00	8,000 00
	$409,100	$490,908 62	$409,100 00

Bank Stock.

Eliot Nat'l Bank, Boston,	$4,000	$5,000 00	$4,000 00
Webster Nat'l Bank, Boston,	7,500	8,184 37	7,500 00
Commerce Nat'l Bank, Boston,	5,600	6,412 00	5,600 00
Blackstone Nat'l Bank, Boston,	5,000	5,062 50	5,000 00
Washington Nat'l Bank, Boston,	5,000	6,575 00	5,000 00
Hamilton Nat'l Bank, Boston,	10,000	11,700 00	10,000 00
Tremont Nat'l Bank Boston,	10,000	11,102 50	10,000 00
Suffolk Nat'l Bank, Boston,	15,000	18,000 00	15,000 00
Globe Nat'l Bank, Boston,	5,000	5,218 75	5,000 00
Union Nat'l Bank, Boston,	20,600	29,715 50	20,600 00
Cambridge City Nat'l B'k, Camb'ge,	1,400	2,310 00	1,400 00
Cambridgeport Nat'l B'k, Camb'ge,	4,000	6,600 00	4,000 00
First Nat'l Bank, Cambridge,	5,000	8,250 00	5,000 00
	$98,100	$124,130 62	$98,100 00

Railroad Bonds.

Old Colony Railroad,	$20,000	$23,550 00	$20,000 00
Fitchburg Railroad,	28,000	31,500 00	28,000 00
Vermont & Mass. Railroad,	25,000	28,034 72	25,000 00
	$73,000	$83,084 72	$73,000 00

CAMBRIDGE SAVINGS BANK—CAMBRIDGE.

Incorporated, April 2, 1834. Number of corporators, 58.

CHARLES W. SEVER, *President.* JAMES M. THURSTON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$2,043,382 75	Public funds,	$172,192 50
Earnings undivided,	38,860 34	Bank stock,	286,418 85
Guaranty fund,	35,150 00	Loans on bank stock,	80,400 00
		Railroad bonds,	8,585 00
		Real estate by foreclosure,	85,817 12
		Loans on real estate,	624,010 00
		Loans on personal security,	675,000 00
		Deposit in banks, on interest,	180,700 04
		Expense account,	1,532 54
		Insurance,	25 00
		Cash on hand,	2,712 04
	$2,117,393 09		$2,117,393 09

Loans on Bank Stock, amount in each: —

On 300 shares of the Cambridge National Bank, Cambridge,	$30,000 00
On 500 shares of the Maverick National Bank, Boston,	50,000 00
On 4 shares of the Merchants' National Bank, Boston,	400 00

Amount of real estate held by foreclosure,	$85,817 12
Assessed value of the same,	99,650 00
Amount of income received from the same,	3,636 00
Amount of municipal tax on real estate,	1,520 49

Cash on Deposit in Banks, amount in each: —

Charles River National Bank, Cambridge,	$69,987 36
National Bank of Redemption, Boston,	88,170 79
Maverick National Bank, Boston,	22,541 89

Whole amount of interest or profits received or earned,		$102,855 78
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	37,307 27
	2 per cent.,	38,210 12

Times for the dividends, fixed by the by-laws: Fourth Thursday in January and July.

The total amount of loans, with each specified rate of interest: $25,000, 4¼ per cent.; $290,000, 4½ per cent.; $250,000, 4¾ per cent.; $226,162, 5 per cent.; $40,000, 5¼ per cent.; $9,200, 5½ per cent.; $330,925, 6 per cent.; $58,600, 6½ per cent.; $81,323, 7 per cent.; $65,400, 7½ per cent.; $2,800, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	263	
Aggregate amount of the same,		349,212 00
Amount of investments from which no income is received,		40,229 65
Number of open accounts,	5,799	
Number and amount of deposits (including dividends) received for the previous year,	5,986	412,398 71

Number and amount of deposits of and exceeding $300 at any one time for the previous year,	266	$145,729 82
Number and amount of open accounts of $50 and less,	1,781	29,562 52
Number and amount of open accounts exceeding $50, and not more than $100,	601	44,344 22
Number and amount of open accounts exceeding $100, and not more than $200,	717	99,568 12
Number and amount of open accounts exceeding $200, and not more than $500,	992	321,480 79
Number and amount of open accounts of $1,000 or more,	799	1,018,635 42
Number and amount of open accounts to the credit of women, both adult and minor,	3,350	1,103,466 21
Number and amount of open accounts to the credit of guardians,	31	18,841 33
Number and amount of open accounts to the credit of religious and charitable associations,	40	12,773 12
Number and amount of open accounts in trust,	554	272,307 02
Number and amount of withdrawals,	4,238	355,222 88
Number of accounts opened the previous year,	909	
Number of accounts closed the previous year,	609	
Amount of expenses of the corporation during previous year,		5,800 00
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: June 4.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City, town and State bonds: —			
City of Fall River,	$21,000	$25,970 00	$20,150 00
of Newburyport,	18,000	20,340 00	18,090 00
of Cambridge,	22,000	25,530 00	21,932 50
of Lowell,	20,000	22,400 00	19,400 00
of Fitchburg,	25,000	28,250 00	25,125 00
of Providence, R. I.,	22,000	25,100 00	24,035 00
of Boston,	18,000	20,960 00	21,015 00
of Springfield,	1,000	1,320 00	1,350 00
Town of Medford,	2,000	2,240 00	2,220 00
of Westborough,	14,000	14,560 00	14,875 00
State of Massachusetts,	4,000	4,520 00	4,000 00
	$167,000	$191,190 00	$172,192 50

Bank Stock.

Atlas Nat'l Bank, Boston,	$15,900	$19,875 00	$19,054 25
Boston Nat'l Bank, Boston,	26,500	30,806 25	29,134 37
Continental Nat'l Bank, Boston,	1,800	1,980 00	2,203 25
Eliot Nat'l Bank, Boston,	10,700	13,375 00	12,489 12
Faneuil Hall Nat'l Bank, Boston,	4,200	5,470 50	5,484 75
Freeman's Nat'l Bank, Boston,	900	1,066 50	997 25
Globe Nat'l Bank, Boston,	6,900	7,210 50	8,919 26
Hamilton Nat'l Bank, Boston,	9,300	10,881 00	11,590 00
Howard Nat'l Bank, Boston,	11,400	13,908 00	12,831 49

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Market Nat'l Bank, Boston, . .	$5,800	$5,684 00	$6,280 63
Merchants' Nat'l Bank, Boston, .	13,400	18,358 00	18,207 25
Shawmut Nat'l Bank, Boston, . .	1,000	1,150 00	1,206 25
State Nat'l Bank, Boston, . .	5,000	6,325 00	5,481 25
Suffolk Nat'l Bank, Boston, . .	14,500	17,400 00	17,836 50
Third Nat'l Bank, Boston, . .	20,000	19,300 00	20,598 12
Traders' Nat'l Bank, Boston, . .	10,000	8,300 00	10,000 00
Tremont Nat'l Bank, Boston, . .	11,700	12,899 25	14,003 25
Nat'l Bank of Commerce, Boston, .	12,500	14,312 50	15,309 99
Nat'l Exchange Bank, Boston, .	1,100	1,265 00	1,575 75
Nat'l Eagle Bank, Boston, . .	1,100	1,204 50	1,241 88
Nat'l Hide and Leather Bank, Boston,	2,800	3,052 00	3,144 00
Nat'l Revere Bank, Boston, . .	14,600	17,045 50	17,499 99
Nat'l Union Bank, Boston, . .	500	721 25	719 00
Charles River Nat'l B'k, Cambridge,	2,500	4,375 00	2,526 00
Newton Nat'l Bank, Newton, . .	4,600	5,152 00	5,880 00
Nat'l Rockland Bank, Roxbury, .	3,000	4,020 00	4,625 25
Naumkeag Nat'l Bank, Salem, .	5,000	8,000 00	7,800 00
First Nat'l Bank, New Bedford, .	6,000	8,070 00	7,420 00
Nat'l Bank of Commerce, New Bedford, ...	5,000	6,175 00	6,160 00
First Nat'l Bank, Leominster, . .	10,000	11,000 00	11,200 00
So. Framingham Nat'l Bank, Framingham, ...	5,000	5,400 00	5,000 00
	$242,700	$283,781 75	$286,418 85

RAILROAD BONDS.

Agricultural Branch Railroad, guaranteed by the Old Colony R. R., .	$8,500	$8,585 00	$8,585 00

CANTON INSTITUTION FOR SAVINGS — CANTON.

Incorporated 1835. Number of corporators, 27.

CHARLES H. FRENCH, *President.* NATHANIEL W. DUNBAR, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$444,827 77	Public funds,	$36,500 00
Earnings undivided,	7,185 72	Loans on public funds,	5,000 00
Guaranty fund,	12,225 00	Bank stock,	50,170 00
		Loans on bank stock,	4,000 00
		Railroad bonds,	26,000 00
		Real estate by foreclosure,	12,320 00
		Loans on real estate,	191,436 00
		Loans on personal security,	61,895 00
		Loans to counties, cities or towns,	54,279 00
		Deposit in bank, on interest,	22,587 09
		Expense account,	51 40
	$464,238 49		$464,238 49

Loans on Public Funds: —

On $5,000 city of Boston 6s, ... $5,000 00

Loans on Bank Stock: —

On 40 shares First National Bank, Easton, ... $4,000 00

Amount of real estate held by foreclosure, ... $12,320 00

Assessed value of the same, ... 12,650 00

Amount of income received from the same, ... 649 93

Amount of municipal tax on real estate, ... 168 07

Cash on Deposit in Bank: —

Neponset National Bank, Canton, ... $22,587 09

Whole amount of interest or profits received or earned, ... $23,750 69

Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 8,429 75; 2 per cent., 8,346 56

Times for the dividends fixed by the by-laws: First Tuesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5.

The total amount of loans, with each specified rate of interest: $40,279, 4 per cent.; $69,800, 5 per cent.; $5,000, 5½ per cent.; $199,956, 6 per cent; $1,575, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 196

Aggregate amount of the same, ... 190,631 00

Number of open accounts, ... 1,587

Number and amount of deposits (including dividends), received for previous year, ... 910 81,839 65

Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 45 21,860 65

Number and amount of open accounts of $50 and less, ... 410 9,095 00

Number and amount of open accounts exceeding $50, and not more than $100, ... 215 15,066 12

Number and amount of open accounts exceeding $100, and not more than $200, ... 258 37,133 97

Number and amount of open accounts exceeding $200, and not more than $500,	354	$111,317 01
Number and amount of open accounts of $1,000 or more,	90	110,471 56
Number and amount of open accounts to the credit of women, both adult and minor,	837	234,082 41
Number and amount of open accounts to the credit of guardians,	7	3,121 28
Number and amount of open accounts to the credit of religious and charitable associations,	12	3,741 99
Number and amount of open accounts in trust,	50	23,353 46
Number and amount of withdrawals,	765	81,498 16
Number of accounts opened the the previous year,	215	
Number of accounts closed the previous year,	206	
Amount of expenses of the corporation during previous year,		1,203 17
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: July 28.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, registered,	$20,000	$24,425 00	$23,000 00
City bonds: —			
City of Providence, R. I., 5s,	10,000	11,600 00	11,500 00
of Lynn 6s,	2,000	2,120 00	2,000 00
	$32,000	$38,145 00	$36,500 00

Bank Stock.

Neponset Nat'l Bank, Canton,	$11,300	$14,690 00	*$14,100 00
North Nat'l Bank, Boston,	1,700	2,129 25	1,870 00
Globe Nat'l Bank, Boston,	3,300	3,432 00	3,300 00
Shoe and Leather Nat'l B'k, Boston,	2,500	2,262 50	2,625 00
Atlas Nat'l Bank, Boston,	2,500	3,125 00	2,750 00
Freeman's Nat'l Bank, Boston,	4,000	4,740 00	4,400 00
Blackstone Nat'l Bank, Boston,	2,500	2,531 25	2,625 00
Market Nat'l Bank, Boston,	5,000	4,900 00	5,250 00
Central Nat'l Bank, Boston,	2,500	1,681 25	2,500 00
Nat'l Bank of No. America, Boston,	5,000	5,500 00	5,500 00
Webster Nat'l Bank, Boston,	2,500	2,725 00	2,625 00
Eagle Nat'l Bank, Boston,	2,500	2,737 50	2,625 00
	$45,300	$50,453 75	$50,170 00

Railroad Bonds.

Boston & Albany Railroad 7s,	$12,000	$14,610 00	$14,500 00
Boston & Maine Railroad 7s,	5,000	6,075 00	6,000 00
Eastern Railroad 6s,	5,500	6,132 50	5,500 00
	$22,500	$26,817 50	$26,000 00

* This bank has been notified that this investment exceeds the legal limit.

CAPE ANN SAVINGS BANK — GLOUCESTER.

Incorporated, 1846. No. of corporators, 48.

ADDISON GILBERT, *President.* GEORGE J. MARSH, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,432,727 22	Public funds,	$76,000 00
Earnings undivided,	18,727 73	Bank stock,	204,250 00
Guaranty fund,	48,000 00	Loans on bank stock,	27,000 00
Surplus,	12,041 64	Railroad bonds,	31,875 00
Taxes,	3,093 09	Real estate,	5,000 00
Premiums,	5,000 00	Real estate by foreclosure,	2,768 01
Sundry accounts,	5,226 50	Loans on real estate,	632,967 50
		Loans on personal security,	421,198 96
		Loans to counties, cities or towns,	96,500 00
		Deposit in banks, on interest,	13,815 97
		Expense account,	177 97
		Sundry accounts,	22 05
		Cash on hand and in bank,	13,240 72
	$1,524,816 18		$1,524,816 18

Loans on Bank Stock: —

On 295 shares City National Bank, Gloucester,		$27,000 00
Invested in real estate (for banking purposes),		$5,000 00
Estimated value of the same,		9,000 00
Amount of real estate held by foreclosure,		2,768 01
Assessed value of the same,		3,300 00
Amount of income received from the same,		458 29
Amount of municipal tax on real estate,		186 24
Cash on Deposit in Banks, amount in each: —		
Cape Ann National, Gloucester,		$1,833 17
National Bank of Redemption, Boston,		13,815 97
Whole amount of interest or profits received or earned,		$80,969 59
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	24,880 87
	2¼ per cent.,	29,220 26
Times for the dividends fixed by the by-laws, April and October.		
Averege annual per cent. of dividends for the term ending at time of, and including, last extra dividend, $4\frac{33}{100}$.		
The total amount of loans, with each specified rate of interest: $20,000, 4 per cent.; $20,000, 4¼ per cent.; $40,000, 4½ per cent.; $93,800, 5 per cent.; $100,000, 5¼ per cent.; $281,698.96, 5½ per cent.; $327,069.50, 6 per cent.; $51,250, 6½ per cent.; $239,848, 7 per cent.; $14,000, $7\frac{3}{10}$ per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	394	
Aggregate amount of the same,		311,738 00
Amount of investments from which no income is received,		2,500 00
Number of open accounts,	5,135	
Number and amount of deposits (including dividends), received for previous year,	4,685	425,563 73

Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	248	$130,912 00
Number and amount of open accounts of $50 and less,	1,687	32,452 16
Number and amount of open accounts exceeding $50, and not more than $100,	632	46,105 22
Number and amount of open accounts exceeding $100, and not more than $200,	509	71,999 14
Number and amount of open accounts exceeding $200, and not more than $500,	949	305,511 24
Number and amount of open accounts of $1,000 or more,	395	458,826 37
Number and amount of open accounts to the credit of women, both adult and minor,	2,412	634,652 68
Number and amount of open accounts to the credit of guardians,	21	11,218 74
Number and amount of open accounts to the credit of religious and charitable associations,	7	4,049 02
Number and amount of open accounts in trust,	142	63,411 33
Number and amount of withdrawals,	3,961	323,628 35
Number of accounts opened the previous year,	1,160	
Number of accounts closed the previous year,	890	
Amount of expenses of the corporation during previous year,		3,831 36
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: August 27.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, registered,	$5,000	$6,100 00	$5,000 00
Town and city bonds: —			
Town of Brookline,	5,000	6,100 00	5,000 00
of Northampton,	5,000	5,750 00	5,000 00
City of Charlestown,	12,000	13,800 00	12,000 00
of Cambridge,	10,000	11,500 00	10,000 00
of Fall River,	8,000	9,200 00	8,000 00
of Lowell,	15,000	17,250 00	15,000 00
of Lawrence,	5,000	5,750 00	5,000 00
of Salem,	1,000	1,150 00	1,000 00
of Somerville,	10,000	11,500 00	10,000 00
	$76,000	$88,100 00	$76,000 00

Bank Stock.

Atlantic Nat'l Bank, Boston,	$10,000	$15,200 00	$10,000 00
Atlas Nat'l Bank, Boston,	10,000	12,500 00	10,000 00
Blackstone Nat'l Bank, Boston,	11,200	11,536 00	11,200 00
Central Nat'l Bank, Boston,	5,000	2,500 00	2,500 00
City Nat'l Bank, Gloucester,	10,000	12,000 00	10,000 00
City Nat'l Bank, Boston,	5,000	5,900 00	5,000 00
Commerce Nat'l Bank, Boston,	10,000	11,500 00	10,000 00
Cape Ann Nat'l Bank, Gloucester,	10,000	15,000 00	10,000 00
Eagle Nat'l Bank, Boston,	10,000	11,000 00	10,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Everett Nat'l Bank, Boston, . .	$3,000	$3,360 00	$3,000 00
Exchange Nat'l Bank, Boston, .	5,000	5,850 00	5,000 00
Freeman's Nat'l Bank, Boston, .	5,000	6,000 00	5,000 00
Globe Nat'l Bank, Boston, . .	5,000	5,250 00	5,000 00
Georgetown Nat'l B'k, Georgetown,	5,000	3,750 00	3,750 00
Gloucester Nat'l Bank, Gloucester, .	5,000	6,750 00	5,000 00
Hamilton Nat'l Bank, Boston, . .	5,000	6,000 00	5,000 00
Howard Nat'l Bank, Boston, . .	5,000	6,100 00	5,000 00
Merchants' Nat'l Bank, Boston, .	10,000	14,000 00	10,000 00
New England Nat'l Bank, Boston, .	4,000	5,320 00	4,000 00
North Nat'l Bank, Boston, . .	10,000	12,800 00	10,000 00
North America Nat'l Bank, Boston, .	10,000	11,000 00	10,000 00
Old Boston Nat'l Bank, Boston, .	2,500	3,100 00	2,500 00
Redemption Nat'l Bank, Boston, .	16,600	21,580 00	16,600 00
Republic Nat'l Bank, Boston, . .	5,000	6,500 00	5,000 00
Rockport Nat'l Bank, Rockport, .	5,700	7,410 00	5,700 00
Second Nat'l Bank, Boston, . .	5,000	7,650 00	5,000 00
Shawmut Nat'l Bank, Boston, . .	10,000	11,750 00	10,000 00
State Nat'l Bank, Boston, . .	5,000	6,300 00	5,000 00
Tremont Nat'l Bank, Boston, . .	5,000	5,650 00	5,000 00
	$208,000	$253,256 00	$204,250 00

RAILROAD BONDS.

Eastern Railroad 6s, . . .	$42,500	$47,175 00	$31,875 00

CAPE COD FIVE CENTS SAVINGS BANK—HARWICH.

Incorporated 1855. Number of corporators, 90.

JOSEPH K. BAKER, *President.* AUGUSTUS C. SNOW, 2d, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$275,872 57	Bank stock,	$56,371 38
Earnings undivided,	6,923 62	Loan on bank stock,	3,800 00
Guaranty fund,	1,807 31	Railroad bonds,	13,552 00
		Real estate,	1,510 73
		Real estate (to secure indebtedness),	16,862 35
		Real estate by foreclosure,	550 00
		Loans on real estate,	82,140 22
		Loans on personal security,	89,415 29
		Loans to counties, cities or towns,	10,637 50
		Deposit in bank, on interest,	9,500 00
		Cash on hand,	264 03
	$284,603 50		$284,603 50

Loans on Bank Stock, amount on each: —

On 27 shares Cape Cod National Bank, Harwich,	$2,700 00
On 11 shares Falmouth National Bank, Falmouth,	1,100 00

Invested in real estate (for banking purposes),	$1,510 73
Estimated value of the same,	1,200 00
Amount of real estate held by foreclosure,	550 00
Assessed value of the same,	800 00
Amount of income received from the same,	7 00
Amount of municipal tax on real estate,	193 20

Cash on Deposit in Bank: —

Cape Cod National Bank, Harwich,	$9,500 00

Whole amount of interest or profits received or earned,		$15,303 74
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	4,925 16
	2 per cent.,	5,231 22

Times for the dividends fixed by the by-laws: April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 2.

The total amount of loans, with each specified rate of interest: $5,050.14, 5 per cent.; $18,500, 5½ per cent.: $72,621.16, 6 per cent.; $1,100, 6¼ per cent.; $23,655.89, 6½ per cent.; $65,065.82, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	301
Aggregate amount of the same,	103,122 13
Amount of investments from which no income is received,	425 00

Number of open accounts,	1,812	
Number and amount of deposits (including dividends) received for previous year,	671	$71,929 16
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	49	25,236 00
Number and amount of open accounts of $50 and less,	792	10,532 60
Number and amount of open accounts exceeding $50, and not more than $100,	203	13,964 69
Number and amount of open accounts exceeding $100, and not more than $200,	311	42,066 09
Number and amount of open accounts exceeding $200, and not more than $500,	313	94,566 90
Number and amount of open accounts of $1,000 or more,	32	35,150 78
Number and amount of open accounts to the credit of women, both adult and minor,	866	128,081 82
Number and amount of open accounts to the credit of guardians,	5	1,459 53
Number and amount of open accounts to the credit of religious and charitable associations,	19	2,811 36
Number and amount of open accounts in trust,	32	4,820 32
Number and amount of withdrawals,	635	53,776 55
Number of accounts opened the previous year,	256	
Number of accounts closed the previous year,	208	
Amount of expenses of the corporation during previous year,		1,300 00
Amount of treasurer's bond,		5,000 00

Date of examination by commissioner: August 10.

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
Cape Cod Nat'l Bank, Harwich,	$7,100	$10,650 00	*$9,798 00
First Nat'l Bank, Yarmouth,	6,300	8,316 00	8,064 00
State Nat'l Bank, Boston,	4,800	6,174 00	6,031 00
Shawmut Nat'l Bank, Boston,	4,300	4,999 00	5,164 75
Everett Nat'l Bank, Boston,	4,000	4,440 00	4,685 00
Nat'l Revere Bank, Boston,	3,000	3,502 00	3,675 00
Nat'l Hide and Leather B'k, Boston,	3,000	3,270 00	3,482 50
Blackstone Nat'l Bank Boston,	2,700	2,734 00	3,138 00
Nat'l Commerce Bank, Boston,	2,500	2,881 00	3,079 25
Suffolk Nat'l Bank, Boston,	2,400	2,859 00	2,894 50
Nat'l Bank of No. America, Boston,	1,600	1,760 00	1,836 00
Nat'l Bank of the Republic, Boston,	1,500	1,950 00	1,950 00
Nat'l Webster Bank, Boston,	1,000	1,092 00	1,124 25
Fanueil Hall Nat'l Bank, Boston,	700	912 00	909 75
Nat'l Commonwealth Bank, Boston,	500	559 00	539 38
	$45,400	$56,098 00	$56,371 38

Railroad Bonds.

Old Colony Railroad,	$11,000	$13,447 50	$13,552 00

* This bank has been notified that this investment exceeds the legal limit.

CENTRAL SAVINGS BANK—LOWELL.

Incorporated, March 3, 1871. No. of corporators, 80.

OLIVER H. MOULTON, *President.* SAMUEL A. CHASE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,212,202 64	Public funds,	$19,000 00
Earnings undivided,	32,867 07	Loans on public funds,	7,000 00
Guaranty fund,	20,000 00	Bank stock,	222,101 37
		Loans on bank stock,	3,100 00
		Loans on railroad bonds,	1,000 00
		Real estate by foreclosure,	128,750 00
		Loans on real estate,	638,349 00
		Loans on personal security,	203,314 00
		Deposit in banks, on interest,	42,455 34
	$1,265,069 71		$1,265,069 71

Loans on Public Funds, amount on each:—

On $5,000 United States 4s and 4½s,	$5,000 00
On $1,000 City of Chelsea 6s, and $1,000 City of Lawrence 6s,	2,000 00

Loans on Bank Stock:—

On 36 shares of Railroad National Bank, Lowell,	$3,100 00

Loans on Railroad Bonds:—

On $2,000 Lowell & Lawrence Railroad 6s,	*$1,000 00

Amount of real estate held by foreclosure,	$128,750 00
Assessed value of the same,	141,400 00
Amount of income received from the same,	14,696 83
Amount of municipal tax on real estate,	2,325 23

Cash on Deposit in Banks, amount in each:—

Merchants' National Bank, Lowell,	$12,455 34
Old Lowell National Bank, Lowell,	20,000 00
Prescott National Bank, Lowell,	10,000 00

Whole amount of interest or profits received or earned,		$68,806 43
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	20,931 94
	2 per cent.,	22,137 13

Times for the dividends fixed by the by-laws: first Saturday in May and November.

The total amount of loans, with each specified rate of interest: $20,000, 4½ per cent.; $50,000, 4¾ per cent.; $206,375, 5 per cent.; $98,764, 5½ per cent.; $434,774, 6 per cent.; $10,900, 6½ per cent.; $30,750, 7 per cent.; $1,200, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	139
Aggregate amount of the same,	198,219 00
Amount of investments from which no income is received,	35,000 00

* This bank has been notified that this loan is illegal.

Number of open accounts,	3,431	
Number and amount of deposits (including dividends), received for previous year,	3,254	$359,058 72
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	273	161,476 00
Number and amount of open accounts of $50 and less,	856	16,628 71
Number and amount of open accounts exceeding $50, and not more than $100,	351	26,095 87
Number and amount of open accounts exceeding $100, and not more than $200,	500	69,623 86
Number and amount of open accounts exceeding $200, and not more than $500,	666	215,933 08
Number and amount of open accounts of $1,000 or more,	450	492,722 74
Number and amount of open accounts to the credit of women, both adult and minor,	1,441	479,859 44
Number and amount of open accounts to the credit of guardians,	26	9,866 38
Number and amount of open accounts to the credit of religious and charitable associations,	42	11,815 20
Number and amount of open accounts in trust,	692	193,257 55
Number and amount of withdrawals,	2,538	274,934 62
Number of accounts opened the previous year,	866	
Number of accounts closed the previous year,	665	
Amount of expenses of the corporation during previous year,		4,647 01
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: May 28.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Haverhill 6s,	$4,000	$4,200 00	$4,000 00
Town of Methuen 6s,	15,000	15,700 00	15,000 00
	$19,000	$19,900 00	$19,000 00

Bank Stock.

Atlantic Nat'l Bank, Boston,	$10,000	$15,000 00	$14,000 00
Blackstone Nat'l Bank, Boston,	8,700	9,309 00	11,100 00
Boston Nat'l Bank, Boston,	5,000	5,900 00	6,000 00
Central Nat'l Bank, Boston,	20,000	20,000 00	35,000 00
Eliot Nat'l Bank, Boston,	9,500	11,400 00	11,000 00
Hamilton Nat'l Bank, Boston,	1,300	1,560 00	1,497 62
Market Nat'l Bank, Boston,	5,000	5,000 00	5,500 00
Maverick Nat'l Bank, Boston,	1,000	2,250 00	1,217 50
Merchants' Nat'l Bank, Boston,	5,000	7,000 00	6,756 25
Metropolitan Nat'l Bank, Boston,	3,000	3,480 00	3,100 00
Commerce Nat'l Bank, Boston,	10,000	11,600 00	10,000 00
Redemption Nat'l Bank, Boston,	6,000	7,800 00	8,000 00
Republic Nat'l Bank, Boston,	2,700	3,510 00	3,415 50
City Nat'l Bank, Boston,	10,000	12,000 00	12,000 00
Hide and Leather Nat'l B'k, Boston,	1,500	1,650 00	1,600 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Webster Nat'l Bank, Boston, . .	$2,400	$2,616 00	$2,400 00
Second Nat'l Bank, Boston, . .	7,000	10,710 00	10,000 00
Shawmut Nat'l Bank, Boston. . .	6,300	7,245 00	8,086 00
Shoe and Leather Nat'l B'k, Boston,	4,200	4,116 00	5,000 00
Suffolk Nat'l Bank, Boston, . .	5,000	6,000 00	6,112 50
Georgetown Nat'l B'k, Georgetown,	10,000	10,000 00	10,000 00
Appleton Nat'l Bank, Lowell, . .	10,000	17,500 00	16,962 50
First Nat'l Bank, Lowell, . .	3,000	4,500 00	4,240 00
Merchants' Nat'l Bank, Lowell, .	15,000	18,750 00	18,350 00
Old Lowell Nat'l Bank, Lowell, .	5,200	6,500 00	6,717 00
Prescott Nat'l Bank, Lowell, . .	1,000	1,400 00	1,000 00
Railroad Nat'l Bank, Lowell, . .	2,500	2,950 00	3,046 50
	$170,300	$209,746 00	$222,101 37

CHARLESTOWN FIVE CENTS SAVINGS BANK — BOSTON.

Incorporated, 1854. No. of corporators, 124.

P. J. Stone, *President.* Amos Stone, *Treasurer.*

Statement.

Liabilities.		Assets.	
Deposits,	$2,408,185 03	Public funds,	$200,000 00
Earnings undivided,	108,003 20	Bank stock,	665,500 00
Guaranty fund,	73,000 00	Loans on bank stock,	2,600 00
		Railroad bonds,	25,000 00
		Loans on railroad bonds,	3,500 00
		Real estate,	80,000 00
		Real estate by foreclosure,	363,450 00
		Loans on real estate,	929,490 00
		Loans on personal security,	293,950 00
		Deposit in banks, on interest,	22,271 42
		Cash on hand,	3,426 81
	$2,589,188 23		$2,589,188 23

Loans on Bank Stock, amount on each: —

On 16 shares Central National Bank, Lynn,	$1,600 00
On 10 shares Monument National Bank, Boston,	1,000 00

Loans on Railroad Bonds: —

On $1,000 Boston & Maine Railroad, On $3,000 Boston & Lowell Railroad,*	$3,500 00

Invested in real estate (for banking purposes),	$80,000 00
Assessed value of the same,	90,300 00
Amount of real estate held by foreclosure,	363,450 00
Assessed value of the same,	384,400 00
Amount of income received from the same,	35,757 02
Amount of municipal tax on real estate,	7,687 57

Cash on Deposit in Banks, amount in each: —

Monument National Bank, Boston,	$17,779 52
Maverick National Bank, Boston,	4,491 90

Whole amount of interest or profits received or earned,		$162,614 61
Rate and amount of each semi-annual dividend for previous year,	2½ per cent.,	56,177 09
	2½ per cent.,	57,535 27

Times for the dividends, fixed by the by-laws: third Wednesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7½.

The total amount of loans, with each specified rate of interest: $36,900, 5 per cent.; $80,000, 5¼ per cent.; $165,685, 5½ per cent.; $675,305, 6 per cent.; $67,600, 6½ per cent.; $203,850, 7 per cent.

Number of outstanding loans which are of an amount exceeding $3,000 each, ... 352

* This bank was notified that this loan was illegal, and this collateral has since been changed.

Aggregate amount of the same,		$572,140 00
Amount of investments from which no income is received,		7,900 00
Number of open accounts,	7,493	
Number and amount of deposits (including dividends), received for previous year,	6,150	488,356 52
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	336	193,634 50
Number and amount of open accounts of $50 and less,	3,094	69,771 67
Number and amount of open accounts exceeding $50, and not more than $100,	602	46,018 97
Number and amount of open accounts exceeding $100, and not more than $200,	707	112,258 61
Number and amount of open accounts exceeding $200, and not more than $500,	1,183	416,013 02
Number and amount of open accounts of $1,000 or more,	828	936,037 75
Number and amount of open accounts to the credit of women, both adult and minor,	3,991	1,160,400 98
Number and amount of open accounts to the credit of guardians,	44	26,176 99
Number and amount of open accounts to the credit of religious and charitable associations,	62	42,818 94
Number and amount of open accounts in trust,	1,071	626,883 32
Number and amount of withdrawals,	3,898	347,155 93
Number of accounts opened the previous year,	1,129	
Number of accounts closed the previous year,	884	
Amount of expenses of the corporation during previous year,		5,781 85
Amount of treasurer's bond,		30,000 00

Date of examination by commissioner: May 22.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	$200,000	$229,000 00	$200,000 00

Bank Stock.

Atlas Nat'l Bank, Boston,	$35,800	$44,750 00	$35,800 00
Blackstone Nat'l Bank, Boston,	9,400	9,494 00	9,400 00
Blue Hill Nat'l Bank, Dorchester,	5,900	6,785 00	5,900 00
Boylston Nat'l Bank, Boston,	13,700	16,029 00	13,700 00
Bunker Hill Nat'l Bank, Boston,	25,000	43,750 00	25,000 00
City Nat'l Bank, Boston,	9,000	10,710 00	9,000 00
Columbian Nat'l Bank, Boston,	5,000	6,450 00	5,000 00
Commerce Nat'l Bank, Boston,	26,300	29,982 00	26,300 00
Continental Nat'l Bank, Boston,	50,000	55,000 00	50,000 00
Eliot Nat'l Bank, Boston,	30,000	37,500 00	30,000 00
First Nat'l Bank, Boston,	2,000	3,860 00	2,000 00
First Ward Nat'l Bank, Boston,	15,000	17,100 00	14,800 00
Freeman's Nat'l Bank, Boston,	10,000	11,800 00	9,300 00
Hide and Leather Nat'l B'k, Boston,	37,000	40,330 00	37,000 00
Howard Nat'l Bank, Boston,	30,400	37,088 00	30,400 00
Manufacturers' Nat'l Bank, Boston,	8,000	7,920 00	7,900 00
Market Nat'l Bank, Boston,	8,600	8,428 00	8,600 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Market Nat'l B'k of Brighton, Boston,	$2,700	$3,780 00	$2,700 00
Maverick Nat'l Bank, Boston, . .	13,200	29,304 00	12,900 00
Merchandise Nat'l Bank, Boston, .	8;200	8,118 00	8,200 00
Metropolitan Nat'l Bank, Boston, .	11,300	12,995 00	11,300 00
Monument Nat'l Bank, Boston, .	7,000	14,420 00	7,000 00
North Nat'l Bank, Boston, . .	14,000	17,500 00	14,000 00
North America Nat'l Bank, Boston,	5,300	5,777 00	5,300 00
Redemption Nat'l Bank, Boston, .	20,000	25,600 00	20,000 00
Republic Nat'l Bank, Boston, . .	34,200	44,118 00	34,200 00
Revere Nat'l Bank, Boston, . .	26,700	30,972 00	26,700 00
Shoe and Leather Nat'l Bank, Boston,	24,500	23,275 00	24,400 00
State Nat'l Bank, Boston, . .	16,100	20,608 00	16,100 00
Suffolk Nat'l Bank, Boston, . .	18,500	22,015 00	18,500 00
Third Nat'l Bank, Boston, . .	10,000	9,600 00	10,000 00
Tremont Nat'l Bank, Boston, . .	12,000	13,200 00	12,000 00
Washington Nat'l Bank, Boston, .	11,900	15,589 00	11,900 00
Webster Nat'l Bank, Boston, . .	32,000	34,880 00	32,000 00
Andover Nat'l Bank, Andover, .	2,400	2,880 00	2,400 00
Conway Nat'l Bank, Conway, . .	4,000	4,400 00	4,000 00
Franklin Co. Nat'l B'k, Greenfield, .	10,000	10,000 00	10,000 00
First Lynn Nat'l Bank, Lynn, . .	21,700	26,257 00	21,700 00
Home Nat'l Bank, Brockton, . .	15,000	15,750 00	15,000 00
Newton Nat'l Bank, Newton, . .	2,800	3,136 00	2,600 00
Railroad Nat'l Bank, Lowell, . .	15,000	17,550 00	15,000 00
Wachusett Nat'l Bank, Fitchburg, .	7,500	14,250 00	7,500 00
	$667,100	$812,950 00	$665,500 00

RAILROAD BONDS.

Boston & Lowell Railroad, . .	$25,000	$26,250 00	*$25,000 00

* This bank was notified that these bonds were an illegal investment, and they have since been disposed of.

CHELSEA SAVINGS BANK — CHELSEA.

Incorporated April, 1854. Number of corporators, 240.

JOHN H. OSGOOD, *President.* JOHN F. FELLOWS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,584,380 50	Public funds,	$406,298 25
Earnings undivided,	30,269 37	Loans on public funds,	1,800 00
Guaranty fund,	22,909 00	Bank stock,	107,689 55
		Loans on bank stock,	12,000 00
		Railroad bonds,	11,225 00
		Real estate,	11,383 12
		Real estate by foreclosure,	21,743 21
		Loans on real estate,	655,869 55
		Loans on personal security,	226,135 00
		Loans to counties, cities or towns,	152,225 00
		Deposit in banks, on interest,	25,960 16
		Expense account,	1,957 82
		Cash on hand,	3,272 21
	$1,637,558 87		$1,637,558 87

Loans on Public Funds: —

On $2,000 city of Cambridge 6s, ... $1,800 00

Loans on Bank Stock, amount on each: —

On 100 shares First National Bank, Chelsea, ... $7,500 00
On 50 shares Fourth National Bank, Boston, ... 4,500 00

Invested in real estate (for banking purposes), ... $11,383 12
Estimated value of the same, ... 14,000 00
Amount of real estate held by foreclosure, ... 21,743 21
Assessed value of the same, ... 30,150 00
Amount of income received from the same, ... 1,690 00
Amount of municipal tax on real estate, ... 554 76

Cash on Deposit in Banks, amount in each: —

Hamilton National Bank, Boston, ... $14,439 08
First National Bank, Chelsea, ... 11,521 08

Whole amount of interest or profits received or earned, ... $78,321 78
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 27,430 00; 2 per cent., 28,378 00
Times for the dividends, fixed by the by-laws: second Wednesday in April and October.
Average annual per cent. of dividends for the term ending at time of, and including last extra dividend: 6¼.
The total amount of loans, with each specified rate of interest: $117,000, 4 per cent.; $180,000, 4½ per cent.; $100,000, 4¾ per cent.; $94,900, 5 per cent.; $15,000, 5½ per cent.; $541,129.55, 6 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 372
Aggregate amount of the same, ... 488,111 55

Number of open accounts,	7,266	
Number and amount of deposits (including dividends) received for previous year,	11,672	$532,928 40
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	310	153,261 00
Number and amount of open accounts of $50 and less,	3,710	82,221 00
Number and amount of open accounts exceeding $50, and not more than $100,	708	52,384 00
Number and amount of open accounts exceeding $100, and not more than $200,	768	122,880 00
Number and amount of open accounts exceeding $200, and not more than $500,	756	257,040 00
Number and amount of open accounts of $1,000 or more,	403	507,780 00
Number and amount of open accounts to the credit of women, both adult and minor,	4,359	950,628 00
Number and amount of open accounts to the credit of guardians,	20	4,140 00
Number and amount of open accounts to the credit of religious and charitable associations,	22	29,462 00
Number and amount of open accounts in trust,	369	79,254 00
Number and amount of withdrawals,	6,216	416,453 90
Number of accounts opened the previous year,	1,412	
Number of accounts closed the previous year,	1,026	
Amount of expenses of the corporation during previous year,		4,772 03
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: June 5.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
U. S. bonds,	$30,000	$34,350 00	$31,068 75
State, city and town bonds: —			
State of Maine,	43,100	48,272 00	43,100 00
of New Hampshire,	9,200	11,316 00	10,635 75
City of Chelsea,	12,000	14,040 00	13,880 00
of Boston,	44,000	55,440 00	51,136 25
of Charlestown,	10,000	14,040 00	11,190 00
of Fitchburg,	2,000	2,320 00	2,280 00
of Worcester,	21,000	22,680 00	22,660 00
of Somerville,	10,000	10,275 00	10,000 00
of Lynn,	6,000	7,200 00	7,050 00
of Cambridge,	19,000	21,280 00	20,790 00
of Lowell,	45,500	47,920 00	46,920 00
of Fall River,	5,000	6,300 00	5,550 00
of Lawrence,	36,000	45,000 00	40,527 50
of Taunton,	2,000	2,410 00	2,340 00
of Manchester, N. H.,	4,000	4,220 00	4,000 00
of Lewiston, Me.,	16,000	17,280 00	16,480 00
of Burlington, Vt.,	2,500	2,550 00	2,500 00
of Providence, R. I.,	15,000	16,200 00	15,525 00
of Hartford, Conn,	1,000	1,115 00	1,172 50
of Keene, N. H.,	20,000	20,800 00	20,800 00
Town of Woburn,	5,000	5,700 00	5,412 50
of Winthrop,	11,000	11,500 00	11,165 00

PUBLIC FUNDS — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Everett, ...	$1,000	$1,135 00	$1,170 00
of Provincetown, . . .	1,000	1,045 00	1,000 00
of Brookline, ...	5,000	5,700 00	5,625 00
of Danvers, ...	2,000	2,350 00	2,320 00
	$378,300	$432,438 00	$406,298 25

BANK STOCK.

North Nat'l Bank, Boston, . .	$1,500	$1,905 00	$1,664 55
Howard Nat'l Bank, Boston, . .	3,600	4,392 00	3,811 50
Massachusetts Nat'l Bank, Boston, .	6,750	7,628 50	9,122 40
Continental Nat'l Bank, Boston, .	4,000	4,640 00	4,845 70
Nat'l Bank of Commerce, Boston, .	700	1,050 00	700 00
Traders' Nat'l Bank, Boston, . .	7,000	5,950 00	7,556 13
Exchange Nat'l Bank, Salem, . .	1,400	1,680 00	1,763 05
North America Nat'l Bank, Boston,	500	550 00	518 75
Boylston Nat'l Bank, Boston, . .	2,500	2,925 00	2,776 50
Atlas Nat'l Bank, Boston, . .	8,400	10,500 00	9,819 35
State Nat'l Bank, Boston, . .	2,500	3,175 00	2,934 00
Suffolk Nat'l Bank, Boston, . .	700	833 00	845 85
Nat'l City Bank, Boston, . . .	4,300	4,958 00	4,956 15
Nat'l Eagle Bank, Boston, . .	1,800	1,962 00	2,002 95
Shawmut Nat'l Bank, Boston, . .	500	580 00	602 50
Boston Nat'l Bank, Boston, . .	2,000	2,335 00	2,329 37
Market Nat'l Bank, ...	600	588 00	646 50
Webster Nat'l Bank, Boston, . .	2,500	2,625 00	2,750 00
Republic Nat'l Bank, Boston, . .	10,000	12,900 00	13,137 50
Mechanics' Nat'l Bank, Boston, .	900	1,170 00	1,170 00
Atlantic Nat'l Bank, Boston, . .	3,800	5,776 00	5,804 50
Everett Nat'l Bank, Boston, . .	3,800	4,218 00	4,422 25
Third National Bank, Boston, . .	5,000	4,787 50	5,381 25
Nat'l Bank of Redemption, Boston,	6,300	8,095 50	8,410 50
First National Bank, Chelsea, .	6,600	8,217 00	6,671 30
First Nat'l Bank, South Weymouth,	2,000	2,700 00	2,420 50
Exchange Nat'l Bank, Salem, . .	500	595 00	626 50
	$90,150	$106,735 50	$107,689 55

RAILROAD BONDS.

Salem & Lowell Railroad, . .	$10,000	$11,000 00	*$11,225 00

* This bank has been notified that this investment is illegal.

CHICOPEE FALLS SAVINGS BANK — CHICOPEE FALLS.

Incorporated, March 20, 1875. No. of corporators, 41.

JOSIAH W. OSGOOD, *President.* HENRY J. BOYD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$117,364 11	Public funds,	$3,050 00
Earnings undivided,	1,023 66	Bank stock,	21,532 00
Guaranty fund,	1,193 92	Loans on real estate,	71,985 00
Interest,	456 97	Loans on personal security,	18,957 58
		Deposit in bank, on interest,	2,000 00
		Expense account,	7 20
		Cash in bank,	2,506 88
	$120,038 66		$120,038 66

Cash on Deposit in Bank: —

Chicopee National Bank, Springfield,		$4,506 88
Whole amount of interest or profits received or earned,		$5,142 06
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	1,804 35
	2 per cent.,	2,103 64
Times for the dividends, fixed by the by-laws: January 1 and July 1.		
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.		
The total amount of loans, with each specified rate of interest: $90,942.58, 5 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	71	
Aggregate amount of the same,		76,289 58
Number of open accounts,	470	
Number and amount of deposits (including dividends), received for previous year,	750	44,529 33
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	30	18,706 00
Number and amount of open accounts of $50 and less,	181	3,001 00
Number and amount of open accounts exceeding $50, and not more than $100,	44	3,381 00
Number and amount of open accounts exceeding $100, and not more than $200,	61	7,331 00
Number and amount of open accounts exceeding $200, and not more than $500,	53	22,727 00
Number and amount of open accounts of $1,000 or more,	23	35,918 00
Number and amount of open accounts to the credit of women, both adult and minor,	161	40,560 00
Number and amount of open accounts to the credit of guardians,	3	850 00
Number and amount of open accounts to the credit of religious and charitable associations,	9	2,518 00
Number and amount of open accounts in trust,	2	948 00
Number and amount of withdrawals,	348	33,419 00
Number of accounts opened the previous year,	123	
Number of accounts closed the previous year,	72	
Amount of expenses of the corporation during previous year,		243 00
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: August 15.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, ...	$3,050	$3,660 00	$3,050 00

BANK STOCK.

City Nat'l Bank, Springfield, . .	$3,700	$4,810 00	*$3,700 00
Palmer Nat'l Bank, Palmer, . .	2,000	2,600 00	2,317 00
Hadley Falls Nat'l Bank, Holyoke, .	2,000	3,500 00	3,410 00
Chapin Nat'l Bank, Springfield, .	3,000	3,900 00	*3,630 00
First Nat'l Bank, Springfield, . .	1,000	1,650 00	1,650 00
Chicopee Nat'l Bank, Springfield, .	2,900	4,325 00	*4,325 00
Franklin Co. Nat'l Bank, Greenfield,	2,500	2,500 00	2,500 00
	$17,100	$23,285 00	$21,532 00

* This bank has been notified that these investments exceed the legal limit.

CHICOPEE SAVINGS BANK — CHICOPEE.

Incorporated, 1845. No. of corporators, 57.

J. B. Wood, *President.* H. H. Harris, *Treasurer.*

Statement.

Liabilities.		Assets.	
Deposits,	$551,989 89	Public funds,	$1,000 00
Earnings undivided,	9,583 76	Bank stock,	29,000 00
Guaranty fund,	8,013 79	Loans on bank stock,	15,200 00
		Railroad bonds,	21,000 00
		Loans on real estate,	355,731 06
		Loans on personal security,	80,928 57
		Loans to counties, cities or towns,	27,900 00
		Deposit in banks, on interest,	31,000 00
		Cash on hand and in bank,	7,827 81
	$569,587 44		$569,587 44

Loans on Bank Stock, amount on each: —

On 67 shares First National Bank, Springfield,	$6,700 00
On 47 shares Chicopee National Bank, Springfield,	4,700 00
On 20 shares First National Bank, Easthampton,	2,000 00
On 20 shares Second National Bank, Springfield,	1,800 00

Cash on Deposit in Banks, amount in each: —

Hampshire County National Bank, Northampton,	$14,000 00
First National Bank, Chicopee,	5,000 00
Palmer National Bank, Palmer,	4,000 00
City National Bank, Springfield,	8,000 00

Whole amount of interest or profits received or earned,		$27,760 27
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	10,145 09
	2 per cent.,	9,874 18
Times for the dividends, fixed by the by-laws: January 1 and July 1.		
The total amount of loans, with each specified rate of interest: $15,000, 4 per cent; $17,000, 4½ per cent.; $469,509.63, 5 per cent.; $9,250, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	240	
Aggregate amount of the same,		217,229 70
Number of open accounts,	1,549	
Number and amount of deposits (including dividends), received for previous year,	1,695	178,998 94
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	131	83,867 00
Number and amount of open accounts of $50 and less,	346	6,875 90
Number and amount of open accounts exceeding $50, and not more than $100,	169	12,355 87
Number and amount of open accounts exceeding $100, and not more than $200,	212	31,153 86
Number and amount of open accounts exceeding $200, and not more than $500,	356	115,342 05
Number and amount of open accounts of $1,000 or more,	172	199,670 87

Number and amount of open accounts to the credit of women, both adult and minor,	761	$256,440 86
Number and amount of open accounts to the credit of guardians,	3	2,302 00
Number and amount of open accounts to the credit of religious and charitable associations,	6	1,906 00
Number and amount of open accounts in trust,	89	24,986 86
Number and amount of withdrawals,	1,294	148,056 69
Number of accounts opened the previous year,	291	
Number of accounts closed the previous year,	206	
Amount of expenses of the corporation during previous year,		2,367 17
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: August 15.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$1,000	$1,200 00	$1,000 00

Bank Stock.

First Nat'l Bank, Chicopee,	$10,000	$15,000 00	$10,000 00
Chapin Nat'l Bank, Springfield,	6,600	7,800 00	6,000 00
Palmer Nat'l Bank, Palmer,	6,000	7,200 00	6,000 00
City Nat'l Bank, Springfield,	3,000	3,300 00	3,000 00
Maverick Nat'l Bank, Boston,	1,200	2,400 00	2,400 00
Nat'l Redemption Bank, Boston,	1,000	1,250 00	1,000 00
	$27,800	$36,950 00	$29,000 00

Railroad Bonds.

Boston & Albany Railroad,	$12,000	$13,200 00	$12,000 00
Boston, Revere Beach & Lynn R.R.,	5,000	5,300 00	5,000 00
Boston & Lowell Railroad	4,000	4,000 00	*4,000 00
	$21,000	$22,500 00	$21,000 00

* This bank was notified that these bonds are not a legal investment.

CITIZENS' SAVINGS BANK — FALL RIVER.

Incorporated, 1851. No. of corporators, 50.

DANFORTH HORTON, *President.* E. E. HATHAWAY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$2,333,044 80	Bank stock,	$296,391 50
Earnings undivided,	86,274 75	Loans on real estate,	1,347,838 00
Guaranty fund,	45,422 04	Loans on personal security,	787,633 37
		Expense account,	1,440 89
		Cash on hand and in bank,	31,437 83
	$2,464,741 59		$2,464,741 59

Cash on Deposit in Bank: —

Pocasset National Bank, Fall River,		$30,974 68
Whole amount of interest or profits received or earned,		$141,123 82
Rate and amount of each semi-annual dividend for previous year,	2½ per cent.,	52,178 67
	2½ per cent.,	54,471 89
Times for the dividends, fixed by the laws: June and December.		
The total amount of loans, with each specified rate of interest: $135,000, 5 per cent.; $2,000,471.37, 5½ per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	341	
Aggregate amount of the same,		510,815 00
Number of open accounts,	4,173	
Number and amount of deposits (including dividends), received for previous year,	11,173	478,583 78
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	343	203,486 47
Number and amount of open accounts of $50 and less,	576	13,348 51
Number and amount of open accounts exceeding $50, and not more than $100,	322	23,836 54
Number and amount of open accounts exceeding $100, and not more than $200,	468	66,578 09
Number and amount of open accounts exceeding $200, and not more than $500,	797	261,649 91
Number and amount of open accounts of $1,000 or more,	1,157	1,364,613 64
Number and amount of open accounts to the credit of women, both adult and minor,	1,947	976,338 74
Number and amount of open accounts to the credit of guardians,	38	19,815 72
Number and amount of open accounts to the credit of religious and charitable associations,	27	12,758 56
Number and amount of open accounts in trust,	622	474,079 71
Number and amount of withdrawals,	2,859	304,424 52
Number of accounts opened the previous year,	935	
Number of accounts closed the previous year,	610	
Amount of expenses of the corporation during previous year,		6,518 93
Amount of treasurer's bond,		15,000 00
Date of examination by commissioner: June 27.		

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Boston,	$25,000	$48,312 50	$25,000 00
Second Nat'l Bank, Fall River,	18,000	23,400 00	18,000 00
Nat'l Hide and Leather B'k, Boston,	22,500	24,525 00	22,500 00
Nat'l Bank of Commerce, Boston,	7,500	8,587 50	7,500 00
Fall River Nat'l Bank, Fall River,	14,400	18,288 00	13,012 50
Pocasset Nat'l Bank, Fall River,	80,000	100,000 00	*80,000 00
Maverick Nat'l Bank, Boston,	5,400	11,988 00	4,779 00
Howard Nat'l Bank, Boston,	14,000	17,080 00	14,000 00
Eliot Nat'l Bank, Boston,	7,900	9,875 00	7,900 00
Metacomet Nat'l Bank, Fall River,	28,700	35,875 00	28,700 00
Nat'l Revere Bank Boston,	28,100	32,806 75	28,100 00
Nat'l Union Bank, Fall River,	15,000	15,000 00	15,000 00
Merchants' Nat'l Bank, Boston,	5,000	6,850 00	5,000 00
Nat'l Bank of Redemption, Boston,	12,800	16,448 00	12,800 00
Railroad Nat'l Bank, Lowell,	2,500	2,956 25	2,500 00
Massasoit Nat'l Bank, Fall River,	5,200	8,840 00	5,200 00
Washington Nat'l Bank, Boston,	4,900	6,443 50	4,900 00
Nat'l Bank of the Republic, Boston,	1,500	1,938 75	1,500 00
	$298,400	$389,214 25	$296,391 50

* This bank claims that as they held this stock when the act was passed setting off a part of Rhode Island, in which this bank was situated, to Massachusetts, they are entitled to hold the full amount.

CITY FIVE CENTS SAVINGS BANK — HAVERHILL.

Incorporated, 1870. Number of corporators, 49.

JOHN B. NICHOLS, *President.* GEORGE W. NOYES, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$535,854 56	Public funds,	$25,000 00
Earnings undivided,	52,892 95	Loans on public funds,	6,800 00
Guaranty fund,	9,750 00	Bank stock,	45,798 33
		Loans on bank stock,	1,350 00
		Railroad bonds,	73,000 00
		Real estate by foreclosure,	73,303 77
		Loans on real estate,	235,780 00
		Loans on personal security,	102,931 05
		Loans to counties, cities or towns,	3,000 00
		Deposit in banks, on interest,	26,466 84
		Expense account,	1,050 48
		Premium account,	1,800 00
		Profit and loss account,	2,217 04
	$598,497 51		$598,497 51

Loans on Public Funds, amount on each: —

On City of Bangor bond, $500; City of Cleveland, $1,000, and City of Chicago, $1,000,	*$2,500 00
On $2,000 United States bonds,	2,000 00
On Town of Newton bond, $500; State of New Hampshire bond, $500; City of Lawrence, $500; Haverhill Savings Bank book, $523*; City Five Cents Savings Bank book, $512,	2,300 00

Loan on Bank Stock: —

On 14 shares First National Bank, Haverhill,	$1,350 00

Amount of real estate held by foreclosure,	$73,303 77
Assessed value of the same,	48,700 00
Amount of income received from the same,	2,732 23
Amount of municipal tax on real estate,	705 45

Cash on Deposit in Banks, amount in each: —

Merrimack National Bank, Haverhill,	$19,940 83
First National Bank, Haverhill,	6,526 01

Whole amount of interest or profits received or earned,	$33,795 06
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	9,401 58
2½ per cent.,	12,018 09

Times for the dividends, fixed by the by-laws: June 1 and December 1.

The total amount of loans, with each specified rate of interest: $3,000, 4½ per cent.; $73,046.30, 5 per cent.; $7,175, 5¼ per cent.; $46,694.75, 5½ per cent.; $191,515, 6 per cent.; $25,380, 7 per cent.; $3,050, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 127

* This bank has been notified that these loans are illegal.

Aggregate amount of the same,		$143,095 00
Amount of investments from which no income is received,		32,251 73
Number of open accounts,	3,011	
Number and amount of deposits (including dividends) received for previous year,	1,935	145,775 97
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	111	59,997 70
Number and amount of open accounts of $50 and less,	1,725	17,403 17
Number and amount of open accounts exceeding $50, and not more than $100,	261	19,187 78
Number and amount of open accounts exceeding $100, and not more than $200,	288	41,448 04
Number and amount of open accounts exceeding $200 and not more than $500,	320	108,937 31
Number and amount of open accounts of $1,000 or more,	88	94,683 90
Number and amount of open accounts to the credit of women, both adult and minor,	1,382	238,381 28
Number and amount of open accounts to the credit of guardians,	21	9,672 47
Number and amount of open accounts to the credit of religious and charitable associations,	13	9,634 84
Number and amount of open accounts in trust,	38	16,060 41
Number and amount of withdrawals,	1,229	103,104 14
Number of accounts opened the previous year,	550	
Number of accounts closed the previous year,	332	
Amount of expenses of the corporation during previous year,		2,353 64
Amount of treasurer's bond,		15,000 00

Date of examination by commissioner: May 17.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Haverhill,	$10,000	$10,400 00	$10,000 00
of Lawrence,	10,000	11,200 00	10,000 00
Town of Marlborough,	5,000	5,050 00	5,000 00
	$25,000	$26,650 00	$25,000 00

Bank Stock.

First Nat'l Bank, Haverhill,	$19,400	$24,708 00	*$24,143 08
Merrimack Nat'l Bank, Haverhill,	500	750 00	690 00
Haverhill Nat'l Bank, Haverhill,	200	290 00	200 00
Nat'l Bank of Commerce, Boston,	900	1,035 00	900 00
Continental Nat'l Bank, Boston,	7,400	8,140 00	9,247 75
Massachusetts Nat'l Bank, Boston,	3,000	3,390 00	3,660 00
Merchants' Nat'l Bank, Boston,	2,500	3,450 00	3,173 75
Tremont Nat'l Bank, Boston,	3,000	3,300 00	3,783 75
	$36,900	$45,063 00	$45,798 33

* This bank has been notified that this investment exceeds the legal limit.

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine Railroad 7s, . .	$50,000	$61,000 00	$50,000 00
Old Colony Railroad 7s, . . .	13,000	15,860 00	13,000 00
Old Colony Railroad 6s, . . .	10,000	11,600 00	10,000 00
	$73,000	$88,460 00	$73,000 00

CITY INSTITUTION FOR SAVINGS — LOWELL.

Incorporated, 1837. Number of corporators, 68.

NATHAN ALLEN, *President.* FRED. A. BUTTRICK, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$3,700,183 58	Public funds,	$158,100 00
Earnings undivided,	223,432 45	Bank stock,	677,930 00
Guaranty fund,	100,000 00	Loans on bank stock,	34,563 75
		Railroad bonds,	238,500 00
		Loans on real estate,	1,724,752 76
		Loans on personal security,	875,961 97
		Loans to counties, cities or towns,	272,000 00
		Deposit in bank, on interest,	36,557 89
		Expense account,	1,882 57
		Cash on hand,	3,367 09
	$4,023,616 03		$4,023,616 03

Loans on Bank Stock, amount on each: —

On 257 shares Appleton National Bank, Lowell,	$24,863 75
On 52 shares First National Bank, Lowell,	4,400 00
On 4 shares Second National Bank, Boston,	300 00
On 25 shares Wamesit National Bank, Lowell,	5,000 00
On 20 shares Brockton National Bank, Brockton,	
On 9 shares National Hide and Leather Bank, Boston,	

Cash on Deposit in Bank: —

Appleton National Bank, Lowell,	$36,557 89

Whole amount of interest or profits received,		$233,555 78
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	67,473 77
	2 per cent.,	68,442 12

Times for the dividends, fixed by the by-laws: second Saturday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5.

The total amount of loans with each specified rate of interest: $17,250, 4 per cent.; $1,524,401.27, 5 per cent.; $38,000, 5¼ per cent.; $244,900, 5½ per cent.; $948,127.21, 6 per cent.; $20,000, 6 45/100 per cent.; $60,000, 6½ per cent.; $54,600, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	187	
Aggregate amount of the same,		277,907 96
Number of open accounts,	10,067	
Number and amount of deposits (including dividends) received for previous year,	24,928	799,810 83
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	507	284,759 17
Number and amount of open accounts of $50 and less,	919	49,197 09
Number and amount of open accounts exceeding $50, and not more than $100,	1,040	76,325 84

Number and amount of open accounts exceeding $100, and not more than $200,	1,400	$198,927 26
Number and amount of open accounts exceeding $200, and not more than $500,	2,069	674,283 99
Number and amount of open accounts of $1,000 or more,	1,214	125,996 46
Number and amount of open accounts to the credit of women, both adult and minor,	5,093	1,896,572 57
Number and amount of open accounts to the credit of guardians,	40	15,746 02
Number and amount of open accounts to the credit of religious and charitable associations,	84	44,622 51
Number and amount of open accounts in trust,	1,916	360,387 34
Number and amount of withdrawals,	5,863	671,770 96
Number of accounts opened the previous year,	1,950	
Number of accounts closed the previous year,	1,515	
Amount of expenses of the corporation during previous year,		7,927 03
Amount of treasurer's bond,		60,000 00

Date of examination by commissioner: June 4.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Hartford, Conn.,	$10,000	$11,800 00	$10,000 00
of Haverhill,	6,000	6,600 00	5,100 00
of Haverhill,	40,000	54,000 00	40,000 00
of Lowell,	3,000	3,480 00	3,000 00
of Lynn,	10,000	11,000 00	10,000 00
Town of Pittsfield,	50,000	53,250 00	50,000 00
of Plymouth,	40,000	45,300 00	40,000 00
	$159,000	$185,430 00	$158,100 00

Bank Stock.

Appleton Nat'l Bank, Lowell,	$40,000	$70,000 00	$44,970 00
Atlantic Nat'l Bank, Boston,	8,000	12,160 00	10,000 00
Atlas Nat'l Bank, Boston,	18,000	22,500 00	18,000 00
Bay State Nat'l Bank, Lawrence,	1,875	3,125 00	1,875 00
Blackstone Nat'l Bank, Boston,	30,700	31,083 75	30,700 00
Boston Nat'l Bank, Boston,	20,000	23,250 00	20,000 00
Boylston Nat'l Bank, Boston,	12,400	14,539 00	12,400 00
Bunker Hill Nat'l Bank, Boston,	3,400	5,950 00	3,400 00
City Nat'l Bank, Boston,	5,300	6,307 00	5,300 00
Columbian Nat'l Bank, Boston,	13,800	17,802 00	16,560 00
Continental Nat'l Bank, Boston,	11,200	12,334 00	11,200 00
Eliot Nat'l Bank, Boston,	10,000	12,500 00	10,000 00
Everett Nat'l Bank, Boston,	500	565 62	500 00
First Nat'l Bank, Boston,	20,000	38,650 00	20,000 00
First Nat'l Bank, Lowell,	4,900	7,350 00	5,650 00
First Nat'l Bank, Marlboro',	5,000	5,000 00	5,000 00
Globe Nat'l Bank, Boston,	15,000	15,600 00	15,000 00
Hamilton Nat'l Bank, Boston,	10,000	11,700 00	10,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Howard Nat'l Bank. Boston, . .	$13,500	$16,470 00	$13,500 00
Market Nat'l Bank, Boston, . .	10,000	9,800 00	10,000 00
Merchants' Nat'l Bank, Boston, .	4,400	6,028 00	4,400 00
Metropolitan Nat'l Bank, Boston, .	6,000	6,930 00	7,200 00
Nat'l Bank of Commerce, Boston, .	15,000	17,175 00	15,000 00
Nat'l B'k of North America, Boston,	25,000	27,312 50	25,000 00
Nat'l Bank of Redemption, Boston, .	40,000	51,400 00	50,700 00
Nat'l Bank of Republic, Boston, .	40,000	51,700 00	42,825 00
Nat'l Eagle Bank, Boston, . .	3,000	3,288 75	3,000 00
Nat'l Exchange Bank, Boston, .	5,000	5,750 00	5,000 00
Hide and Leather Nat'l B'k, Boston,	10,000	10,900 00	10,000 00
Pemberton Nat'l Bank, Lawrence, .	11,000	14,850 00	11,000 00
Revere Nat'l Bank, Boston, . .	37,500	43,781 25	37,500 00
Union Nat'l Bank, Boston, . .	3,600	5,193 00	3,600 00
Nat'l Webster Bank, Boston, . .	10,500	11,458 12	10,500 00
New England Nat'l Bank, Boston, .	6,500	8,580 00	8,450 00
North Nat'l Bank, Boston, . .	16,700	20,916 75	16,700 00
Old Boston Nat'l Bank, Boston, .	3,950	4,878 25	3,950 00
Prescott Nat'l Bank, Lowell, . .	22,000	33,000 00	22,450 00
Railroad Nat'l Bank, Lowell, . .	9,700	11,640 00	10,100 00
Second Nat'l Bank, Boston, . .	26,500	40,048 12	26,500 00
Shawmut Nat'l Bank, Boston, .	10,000	11,625 00	10,000 00
State Nat'l Bank, Boston, . .	2,000	2,540 00	2,000 00
Suffolk Nat'l Bank, Boston, . .	20,500	24,600 00	20,500 00
Third Nat'l Bank, Boston, . .	40,000	38,600 00	40,000 00
Tremont Nat'l Bank, Boston, . .	23,600	25,960 00	23,600 00
Washington Nat'l Bank, Boston, .	3,900	5,128 50	3,900 00
	$649,925	$819,969 61	$677,930 00

RAILROAD BONDS.

Boston & Lowell Railroad, . .	$127,500	$146,784 37	$127,500 00
Eastern Railroad, ...	72,000	79,920 00	61,000 00
Old Colony & Newport Railroad, .	50,000	58,875 00	50,000 00
	$249,500	$285,579 37	$238,500 00

CLINTON SAVINGS BANK — CLINTON.

Incorporated, 1851. Number of corporators, 44.

CHARLES L. SWAN, *President.* CHAUNCEY L. S. HAMMOND, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$939,636 63	Public funds,	$57,520 00
Earnings undivided,	4,985 51	Loans on public funds,	800 00
Guaranty fund,	14,000 00	Bank stock,	82,690 00
		Loans on bank stock,	16,384 80
		Railroad bonds,	28,900 00
		Real estate by foreclosure,	7,694 75
		Loans on real estate,	492,252 36
		Loans on personal security,	228,031 25
		Loans to counties, cities or towns,	20,000 00
		Deposit in bank, on interest,	9,398 65
		Premiums,	7,218 59
		Cash on hand,	7,731 74
	$958,622 14		$958,622 14

Loans on Public Funds: —

On $1,000 United States bonds, ... $800 00

Loans on Bank Stock, amount on each: —

On { 55 shares Safety Fund National Bank, Fitchburg, ... } $10,000 00
{ 50 shares First National Bank, Clinton, ... }

On 79 shares First National Bank, Clinton, ... 4,784 80

On 16 shares Merchants' National Bank, New Bedford, ... 1,600 00

Amount of real estate held by foreclosure, ... $7,694 75

Assessed value of the same, ... 5,050 00

Amount of income received from the same, ... 590 90

Amount of municipal tax on real estate, ... 106 78

Cash on Deposit in Bank: —

First National Bank, Clinton, ... $9,398 65

Whole amount of interest or profits received or earned, ... $42,132 07

Rate and amount of each semi-annual dividend for previous year, ... { 2 per cent., 16,917 00
{ 2 per cent., 17,655 41

Times for the dividends, fixed by the by-laws: second Monday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: $20,000, 4½ per cent.; $464,046.05, 5 per cent.; $42,692.53, 5½ per cent; $210,650.70, 6 per cent.; $20,079.13, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 232

Aggregate amount of the same, ... $201,785 83

Amount of investments from which no income is received, ... 13,800 00

Number of open accounts,	3,329	
Number and amount of deposits (including dividends) received for previous year,	3,445	$296,883 17
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	210	110,903 67
Number and amount of open accounts of $50 and less,	995	7,916 45
Number and amount of open accounts exceeding $50, and not more than $100,	337	23,536 61
Number and amount of open accounts exceeding $100, and not more than $200,	498	68,792 18
Number and amount of open accounts exceeding $200, and not more than $500,	644	210,346 82
Number and amount of open accounts of $1,000 or more,	248	276,022 38
Number and amount of open accounts to the credit of women, both adult and minor,	1,678	447,434 43
Number and amount of open accounts to the credit of guardians,	6	3,350 73
Number and amount of open accounts to the credit of religious and charitable associations,	35	11,304 47
Number and amount of open accounts in trust,	76	31,832 71
Number and amount of withdrawals,	2,014	204,249 91
Number of accounts opened the previous year,	723	
Number of accounts closed the previous year,	478	
Amount of expenses of the corporation during previous year,		2,018 25
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: July 20.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town and city bonds: —			
Town of Clinton,	$48,900	$54,768 00	$48,900 00
City of Taunton,	8,000	8,960 00	8,620 00
	$56,900	$63,728 00	$57,520 00

Bank Stock.

First Nat'l Bank, Clinton,	$30,000	$37,500 00	*$30,490 00
First Nat'l Bank, Leominster,	3,000	3,300 00	3,000 00
Orange Nat'l Bank, Orange,	5,000	5,750 00	5,000 00
Nat'l Bank of Commerce, New Bedford,	5,000	6,500 00	5,000 00
First Nat'l Bank, New Bedford,	5,000	6,500 00	5,000 00
Metropolitan Nat'l Bank, Boston,	3,000	3,465 00	3,000 00
Howard Nat'l Bank, Boston,	1,600	1,952 00	1,600 00
Webster Nat'l Bank, Boston,	10,500	11,458 13	10,500 00
City National Bank, Boston,	500	595 00	500 00
Boston Nat'l Bank, Boston,	200	232 50	200 00
Atlas Nat'l Bank, Boston,	1,400	1,750 00	1,400 00
North America Nat'l B'k, Boston,	4,200	4,588 50	4,200 00

* This bank has been notified that this investment exceeds the legal limit.

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Market Nat'l Bank, Boston, . .	$2,000	$1,960 00	$2,000 00
Traders' Nat'l Bank, Boston, . .	800	662 00	800 00
Central Nat'l Bank, Boston, . .	4,000	2,690 00	4,000 00
Manufacturers' Nat'l Bank, Boston,	5,000	4,975 00	5,000 00
Hide and Leather N'l Bank, Boston,	1,000	1,090 00	1,000 00
	$82,200	$94,968 13	$82,690 00

RAILROAD BONDS.

Old Colony Railroad 6s, . . .	$10,000	$11,775 00	$10,900 00
Old Colony Railroad 7s, . . .	5,000	6,112 50	5,000 00
Fitchburg Railroad 7s, . . .	13,000	15,892 50	13,000 00
	$28,000	$33,780 00	$28,900 00

COHASSET SAVINGS BANK — COHASSET.

Incorporated, 1845. Number of corporators, 31.

MARTIN LINCOLN, *President.* LEVI N. BATES, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$345,670 78	Bank stock, ...	$56,500 00
Earnings undivided, .	5,732 27	Railroad bonds, . . .	25,000 00
Guaranty fund, . .	7,340 00	Real estate by foreclosure, .	5,500 00
		Loans on real estate, . .	183,000 00
		Loans on personal security, .	46,500 00
		Loans to counties, cities or towns, ...	28,900 00
		Deposit in banks, on interest, .	13,121 15
		Cash on hand, ...	221 90
	$358,743 05		$358,743 05

Amount of real estate held by foreclosure, ...	$5,500 00
Assessed value of the same, ...	6,000 00
Amount of income received from the same, ...	66 66
Amount of municipal tax on real estate, ...	87 00
Cash on Deposit in Banks, amount in each: —	
Maverick National Bank, Boston, ...	$1,063 81
Boston National Bank, Boston, ...	12,057 34
Whole amount of interest or profits received or earned, ...	$22,212 37
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent.,	6,484 90
2 per cent.,	6,566 09

Times for the dividends, fixed by the by-laws: first Tuesday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $4\frac{2}{5}$.

The total amount of loans with each specified rate of interest: $21,900, 4 per cent.; $5,000, $4\frac{1}{2}$ per cent.; $109,400, 5 per cent.; $122,100, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ...	96	
Aggregate amount of the same, ...		71,500 00
Number of open accounts, ...	869	
Number and amount of deposits (including dividends) received for previous year, ...	379	57,014 59
Number and amount of deposits of and exceeding $300 at any one time for the previous year, ...	37	21,075 00
Number and amount of open accounts of $50 and less, ...	169	3,430 43
Number and amount of open accounts exceeding $50, and not more than $100, ...	93	6,532 82
Number and amount of open accounts exceeding $100, and not more than $200, ...	140	19,421 49
Number and amount of open accounts exceeding $200, and not more than $500, ...	193	63,671 33
Number and amount of open accounts of $1,000 or more, ...	127	147,191 61

Number and amount of open accounts to the credit of women, both adult and minor,	375	$132,784 11
Number and amount of open accounts to the credit of guardians,	7	3,981 90
Number and amount of open accounts to the credit of religious and charitable associations,	8	5,075 68
Number and amount of open accounts in trust,	78	25,355 02
Number and amounts of withdrawals,	414	45,713 50
Number of accounts opened the previous year,	95	
Number of accounts closed the previous year,	75	
Amount of expenses of the corporation during previous year,		1,069 69
Amount of treasurer's bond,		9,000 00

Date of examination by commissioner: September 4.

Bank Stock.

	Per Value.	Estimated Markel Value.	Amount Invested.
Atlas Nat'l Bank, Boston,	$3,000	$3,750 00	$3,000 00
Blackstone Nat'l Bank, Boston,	2,000	2,025 00	2,000 00
Boston Nat'l Bank, Boston,	4,500	5,231 25	4,500 00
City Nat'l Bank, Boston,	4,300	5,117 00	4,300 00
Columbian Nat'l Bank, Boston,	2,000	2,580 00	2,000 00
Continental Nat'l Bank, Boston,	4,000	4,405 00	4,000 00
Eagle Nat'l Bank, Boston,	1,800	1,973 25	1,800 00
Everett Nat'l Bank, Boston,	2,000	2,262 50	2,000 00
Hide and Leather Nat'l B'k, Boston,	2,500	2,725 00	2,500 00
Market Nat'l Bank, Boston,	3,000	2,940 00	3,000 00
Merchants' Nat'l Bank, Boston,	2,300	3,151 00	2,300 00
North Nat'l Bank, Boston,	1,200	1,503 00	1,200 00
Republic Nat'l Bank, Boston,	2,200	2,838 00	2,200 00
Revere Nat'l Bank, Boston,	4,500	5,253 75	4,500 00
Shawmut Nat'l Bank, Boston,	3,200	3,720 00	3,200 00
State Nat'l Bank, Boston,	3,800	4,826 00	3,800 00
Tremont Nat'l Bank, Boston,	3,600	3,960 00	3,600 00
Union Nat'l Bank, Boston,	1,500	2,160 00	1,500 00
Washington Nat'l Bank, Boston,	1,000	1,310 00	1,000 00
Webster Nat'l Bank, Boston,	4,100	4,469 00	4,100 00
	$56,500	$66,199 75	$56,500 00

Railroad Bonds.

Eastern Railroad 6s,	$16,000	$17,880 00	$16,000 00
Old Colony Railroad 7s,	9,000	11,002 50	9,000 00
	$25,000	$28,882 50	$25,000 00

CROCKER INSTITUTION FOR SAVINGS — TURNER'S FALLS.

Incorporated, April 3, 1869. Number of corporators, 16.

GEORGE E. MARSHALL, *President.* D. P. ABERCROMBIE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$403,056 95	Public funds,	$43,500 00
Earnings undivided,	4,899 52	Bank stock,	29,932 50
Guaranty fund,	3,850 00	Loans on bank stock,	1,000 00
		Railroad bonds,	27,000 00
		Real estate,	31,000 00
		Loans on real estate,	179,340 50
		Loans on personal security,	74,536 17
		Deposit in bank, on interest,	11,187 60
		Expense account,	272 80
		Interest,	180 00
		Premium,	8,057 50
		Cash on hand and in bank,	5,799 40
	$411,806 47		$411,806 47

Loans on Bank Stock: —

On 10 shares Crocker National Bank, Turner's Falls, ... $1,000 00

Invested in real estate (for banking purposes), ... $31,000 00
Estimated value of the same, ... 31,000 00
Amount of municipal tax on real estate, ... 317 19

Cash on Deposit in Bank: —

Crocker National Bank, Turner's Falls, ... $16,189 60

Whole amount of interest or profits received or earned, ... $20,317 69
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 6,572 38; 2 per cent., 6,980 18
Times for the dividends, fixed by the by-laws: January and July.
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend, $5\frac{7}{15}$.
The total amount of loans, with each specified rate of interest: $25,000, $4\frac{1}{2}$ per cent.; $32,731.17, 5 per cent.; $6,000, $5\frac{1}{2}$ per cent.; $191,145.50, 6 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 188
Aggregate amount of the same, ... 148,116 67
Number of open accounts, ... 1,192
Number and amount of deposits (including dividends), received for previous year, ... 1,423 130,823 57
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 95 56,036 19
Number and amount of open accounts of $50 and less, ... 333 5,696 85
Number and amount of open accounts exceeding $50, and not more than $100, ... 127 8,067 46
Number and amount of open accounts exceeding $100, and not more than $200, ... 169 22,353 96
Number and amount of open accounts exceeding $200, and not more than $500, ... 179 56,674 37

Number and amount of open accounts of $1,000 or more,	175	$190,122 92
Number and amount of open accounts to the credit of women, both adult and minor,	446	138,361 44
Number and amount of open accounts to the credit of guardians,	5	1,058 00
Number and amount of open accounts to the credit of religious and charitable associations,	9	2,984 74
Number and amount of open accounts in trust,	50	28,630 43
Number and amount of withdrawals,	722	77,079 28
Number of accounts opened the previous year,	344	
Number of accounts closed the previous year,	187	
Amount of expenses of the corporation during previous year,		869 30
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: September 5.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
State and city bonds: —			
State of Massachusetts 5s,	$10,000	$11,600 00	$10,000 00
of Maine 6s,	8,000	9,120 00	8,000 00
of New Hampshire 6s,	2,500	3,000 00	2,500 00
City of Boston 6s,	6,000	7,200 00	6,000 00
of Boston 5s,	4,000	4,600 00	4,000 00
of Providence, R. I., 5s,	5,000	5,750 00	5,000 00
of Lowell 6s,	3,000	3,400 00	3,000 00
of Somerville 5s,	5,000	5,250 00	5,000 00
	$43,500	$49,920 00	$43,500 00

Bank Stock.

Crocker Nat'l Bank, Turner's Falls,	$8,200	$10,660 00	$9,175 00
Conway Nat'l Bank, Conway,	6,000	7,200 00	6,930 00
Pacific Nat'l Bank, Boston,	1,000	–	1,120 00
Central Nat'l Bank, Boston,	1,000	670 00	2,056 25
Columbian Nat'l Bank, Boston,	700	900 00	1,014 50
Webster Nat'l Bank, Boston,	1,000	1,090 00	1,155 00
Eliot Nat'l Bank, Boston,	1,000	1,250 00	1,242 50
Commerce Nat'l Bank, Boston,	1,000	1,140 00	1,292 50
Tremont Nat'l Bank, Boston,	1,000	1,100 00	1,242 50
Continental Nat'l Bank, Boston.	4,000	4,400 00	4,704 25
	$24,900	$28,410 00	$29,932 50

Railroad Bonds.

Fitchburg Railroad,	$10,000	$11,200 00	$10,000 00
Boston, Revere B'ch & Lynn R. R.,	7,000	7,800 00	7,000 00
Lowell Railroad,	5,000	5,150 00	*5,000 00
Old Colony Railroad,	5,000	5,800 00	5,000 00
	$27,000	$29,950 00	$27,000 00

* This bank has been notified that this investment is illegal.

DANVERS SAVINGS BANK — DANVERS.

Incorporated, 1850. Number of corporators, 51.

ISRAEL H. PUTNAM, *President.* WM. L. WESTON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$992,953 89	Public funds,	$21,605 00
Earnings undivided,	37,844 70	Bank stock,	131,621 00
Guaranty fund,	24,250 00	Loans on bank stock,	4,900 00
		Railroad bonds,	30,000 00
		Real estate by foreclosure,	80,617 68
		Loans on real estate,	392,672 00
		Loans on personal security,	*363,637 13
		Deposit in banks, on interest,	20,207 69
		Cash in bank,	9,788 09
	$1,055,048 59		$1,055,048 59

Loans on Bank Stock, amount on each: —

On 33 shares First National Bank, Danvers,	$2,900 00
On 16 shares First National Bank, Danvers, } On 6 shares Salem National Bank, }	2,000 00

Amount of real estate held by foreclosure,	$80,617 68
Assessed value of the same,	79,400 00
Amount of income received from the same,	4,430 00
Amount of municipal tax on real estate,	1,133 33

Cash on Deposit in Banks, amount in each: —

Maverick National Bank, Boston,	$20,207 69
First National Bank, Danvers,	9,788 09

Whole amount of interest or profits received or earned,		$60,331 57
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	18,994 37
	2 per cent.,	19,162 94

Times for the dividends, fixed by the by-laws: April 1st and October 1st.

The total amount of loans, with each specified rate of interest: $30,000, 4¾ per cent.; $252,489, 5 per cent.; $46,000, 5½ per cent.; $20,000, 5¾ per cent.; $270,437, 6 per cent.; $8,887, 6½ per cent.; $62,948, 7 per cent.; $49,246, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	229	
Aggregate amount of the same,		$201,759 00
Amount of investments from which no income is received,		†64,491 73
Number of open accounts,	3,000	
Number and amount of deposits (including dividends) received for previous year,	1,714	160,359 31
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	85	47,636 00

* This bank has been notified that this amount exceeds the legal limit.

† Of this amount $49,246.65 is secured by 16 Huntington Avenue certificates.

Number and amount of open accounts of $50 and less;	973	$17,604 00
Number and amount of open accounts exceeding $50, and not more than $100,	309	20,699 00
Number and amount of open accounts exceeding $100, and not more than $200,	393	53,394 00
Number and amount of open accounts exceeding $200, and not more than $500,	453	172,156 00
Number and amount of open accounts of $1,000 or more,	358	434,584 00
Number and amount of open accounts to the credit of women, both adult and minor,	1,490	379,357 00
Number and amount of open accounts to the credit of guardians,	24	12,537 00
Number and amount of open accounts to the credit of religious and charitable associations,	37	10,404 00
Number and amount of open accounts in trust,	117	51,091 00
Number and amount of withdrawals,	1,294	145,863 22
Number of accounts opened the previous year,	379	
Number of accounts closed the previous year,	300	
Amount of expenses of the corporation during the previous year,		3,356 09
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: Aug. 13.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds: —			
City of Boston 6s, 1894,	$10,000	$12,500 00	$9,775 00
of Boston 4s, 1907,	10,000	11,500 00	10,000 00
of Hartford, 6s, 1893,	2,000	2,300 00	1,830 00
	$22,000	$26,300 00	$21,605 00

Bank Stock.

Tremont Nat'l Bank, Boston,	$2,000	$2,200 00	$2,000 00
Traders' Nat'l Bank, Boston,	2,800	2,520 00	2,800 00
Commerce Nat'l Bank, Boston,	6,000	6,900 00	6,000 00
Exchange Nat'l Bank, Boston,	6,500	7,800 00	6,500 00
Howard Nat'l Bank, Boston,	6,800	8,296 00	6,800 00
Revere Nat'l Bank, Boston,	7,500	8,850 00	7,500 00
Washington Nat'l Bank, Boston,	2,500	3,275 00	2,500 00
Atlas Nat'l Bank, Boston,	5,000	6,250 00	5,675 00
Globe Nat'l Bank, Boston,	8,500	8,755 00	10,612 50
Merchants' Nat'l Bank, Boston,	5,000	6,850 00	6,475 00
Redemption Nat'l Bank, Boston,	6,500	8,320 00	7,901 25
State Nat'l Bank, Boston,	5,000	6,400 00	5,356 25
Continental Nat'l Bank, Boston,	1,000	1,150 00	1,080 00
North America Nat'l Bank, Boston,	3,100	3,410 00	3,148 75
Blackstone Nat'l Bank Boston,	5,300	5,565 00	5,300 00
Commerce Nat'l B'k, New Bedford,	7,500	9,825 00	8,962 50
First Nat'l Bank, New Bedford,	12,500	16,750 00	14,947 25
Warren Nat'l Bank, Peabody,	2,000	2,800 00	2,000 00
First Nat'l Bank, Danvers,	6,900	8,280 00	6,900 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Rockport Nat'l Bank, Rockport, .	$1,000	$1,250 00	$1,000 00
Third Nat'l Bank, Boston, . .	6,000	6,000 00	6,000 00
Salem Nat'l Bank, Salem, . .	2,500	3,000 00	2,862 50
First Nat'l Bank, Salem, . . .	700	840 00	700 00
Naumkeag Nat'l Bank, Salem, .	500	815 00	500 00
Asiatic Nat'l Bank, Salem, . .	8,100	10,800 00	8,100 00
	$121,200	$146,901 00	$131,621 00

RAILROAD BONDS.

Boston & Lowell R. R. 4½s, . .	$30,000	$30,000 00	*$30,000 00

* This bank has been notified that this investment is illegal.

DEDHAM INSTITUTION FOR SAVINGS — DEDHAM.

Incorporated, May, 1831. No. of corporators, 100.

WALDO COLBURN, *President.* CALVIN GUILD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,568,708 87	Public funds,	$211,000 00
Earnings undivided.	91,882 90	Loans on public funds,	1,000 00
Guaranty fund,	48,535 14	Bank stock,	80,500 00
		Railroad bonds,	193,792 50
		Real estate by foreclosure,	18,600 00
		Loans on real estate,	619,923 11
		Loans on personal security,	513,975 00
		Loans to counties, cities or towns,	29,850 00
		Deposit in bank, on interest,	40,486 30
	$1,709,126 91		$1,709,126 91

Loan on Public Funds: —

On $1,000 Town of Melrose bond, ... $1,000 00

Amount of real estate held by foreclosure, ... $18,600 00
Assessed value of the same, ... 23,150 00
Amount of income received from the same, ... 788 00
Amount of municipal tax on real estate, ... 365 45

Cash on Deposit in Bank: —

Dedham National Bank, ... $40,486 30

Whole amount of interest or profits received or earned, ... $85,211 14
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 29,050 36; 2 per cent., 28,158 42
Times for the dividends, fixed by the by-laws: May and November.
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $6\frac{65}{100}$.
The total amount of loans, with each specified rate of interest: $29,000, 4 per cent.; $250,000, 5 per cent.; $250,000, 5½ per cent.; $634,073.11, 6 per cent.; $9,850, 6½ per cent.; $825, 7 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 358
Aggregate amount of the same, ... 412,473 11
Amount of investments from which no income is received, ... 5,000 00
Number of open accounts, ... 4,520
Number and amount of deposits (including dividends), received for previous year, ... 2,537 279,201 98
Number and amount of deposits of and exceeding $300 at any one time for the previous year, ... 187 96,065 00
Number and amount of open accounts of $50 and less, ... 999 7,495 00
Number and amount of open accounts exceeding $50 and not more than $100, ... 443 33,882 79
Number and amount of open accounts exceeding $100, and not more than $200, ... 291 8,872 83

Number and amount of open accounts exceeding $200, and not more than $500,	941	$304,416 62
Number and amount of open accounts of $1,000 or more,	463	520,666 95
Number and amount of open accounts to the credit of women, both adult and minor,	2,371	826,668 36
Number and amount of open accounts to the credit of guardians,	21	9,015 34
Number and amount of open accounts to the credit of religious and charitable associations,	52	15,753 57
Number and amount of open accounts in trust,	415	88,559 92
Number and amount of withdrawals,	1,933	194,498 24
Number of accounts opened the previous year,	620	
Number of accounts closed the previous year,	416	
Amount of expenses of the corporation during previous year,		2,767 57
Amount of treasurer's bond,		15,000 00

Date of examination by commissioner: May 19.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Fall River,	$5,000	$5,600 00	$5,000 00
of Manchester, N. H.,	18,000	20,520 00	18,000 00
of Augusta, Me.,	5,000	5,150 00	5,000 00
of Biddeford, Me.,	4,000	4,040 00	4,000 00
of Worcester,	10,000	10,800 00	10,000 00
of Charlestown,	6,000	6,840 00	6,000 00
of Portland, Me.,	9,000	10,620 00	9,000 00
of Boston 6s,	10,000	12,700 00	10,000 00
of Boston 4s,	100,000	105,000 00	100,000 00
of Providence, R. I.,	20,000	20,800 00	20,000 00
Town of Lincoln,	2,000	2,320 00	2,000 00
of Malden,	10,000	11,300 00	10,000 00
of Melrose,	5,000	6,000 00	5,000 00
of Woburn,	5,000	5,850 00	5,000 00
of Natick,	2,000	2,060 00	2,000 00
	$211,000	$229,600 00	$211,000 00

Bank Stock.

Dedham Nat'l Bank, Dedham,	$15,000	$17,700 00	$15,000 00
Howard Nat'l Bank, Boston,	4,000	4,880 00	4,000 00
Blackstone Nat'l Bank, Boston,	7,500	7,500 00	7,500 00
State Nat'l Bank, Boston,	2,500	3,200 00	2,500 00
Union Nat'l Bank, Boston,	2,500	3,550 00	2,500 00
Globe Nat'l Bank, Boston,	2,500	2,575 00	2,500 00
Traders' Nat'l Bank, Boston,	5,000	4,250 00	5,000 00
People's Nat'l Bank, Boston	6,000	9,600 00	6,000 00
Commerce Nat'l Bank, Boston,	7,500	8,625 00	7,500 00
Atlas Nat'l Bank, Boston,	14,500	18,125 00	14,500 00
Webster Nat'l Bank, Boston,	8,500	9,265 00	8,500 00
Shawmut Nat'l Bank, Boston,	5,000	5,750 00	5,000 00
	$80,500	$95,020 00	$80,500 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Worcester & Nashua Railroad, .	$9,700	$9,700 00	$9,700 00
Boston & Maine Railroad, . .	23,000	27,830 00	23,000 00
Boston & Lowell Railroad 7s, . .	7,000	8,500 00	*7,000 00
Boston & Lowell Railroad 6s, . .	11,000	12,100 00	*11,000 00
Boston & Lowell Railroad 5s, . .	5,000	5,250 00	*5,000 00
Old Colony Railroad, . . .	5,000	6,100 00	5,000 00
Boston, Clinton, Fitchburg & New Bedford Railroad, . . .	35,000	38,850 00	35,000 00
Vermont & Massachusetts Railroad,	25,000	27,750 00	25,000 00
Eastern Railroad, ...	75,000	83,250 00	*73,092 50
	$195,700	$219,330 00	$193,792 50

* This bank has been notified that a part of these investments are illegal.

EAST BOSTON SAVINGS BANK — BOSTON.

Incorporated, April 26, 1848. No. of corporators, 28.

GEORGE T. SAMPSON, *President.* WILLIAM B. PIGEON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,193,283 76	Loans on public funds,	$200 00
Earnings undivided,	97,011 48	Bank stock,	225,500 00
Guaranty fund,	20,695 95	Real estate,	19,865 87
		Real estate by foreclosure,	190,686 48
		Loans on real estate,	559,937 18
		Loans on personal security,	254,879 22
		Deposit in bank, on interest,	36,724 19
		Expense account,	1,629 45
		Accrued interest,	19,062 80
		Cash on hand,	2,506 00
	$1,310,991 19		$1,310,991 19

Loans on Public Funds: —

On $200 U. S. 4s,	$200 00
Invested in real estate (for banking purposes),	$19,865 87
Estimated value of the same,	25,000 00
Amount of real estate held by foreclosure,	190,686 48
Assessed value of the same,	191,000 00
Amount of income received from the same,	22,541 77
Amount of municipal tax on real estate,	3,951 65

Cash on Deposit in Bank: —

First Ward National Bank,	$36,724 19
Whole amount of interest or profits received or earned,	$65,057 18
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	20,992 94
2 per cent.,	21,854 08

Times for the dividends, fixed by the by-laws: Third Wednesday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: $190,004.22, 5 per cent.; $43,000, 5¼ per cent.; $77,500, 5½ per cent.; $23,000, 5¾ per cent.; $375,343.18, 6 per cent.; $5,900, 6½ per cent.; $87,899, 7 per cent.; $12,345, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	250	
Aggregate amount of the same,		329,733 22
Number of open accounts,	4,884	
Number and amount of deposits (including dividends) received for previous year,	5,602	350,715 89
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	186	104,025 00
Number and amount of open accounts of $50 and less,	1,600	30,532 94
Number and amount of open accounts exceeding $50, and not more than $100,	491	35,613 72

Number and amount of open accounts exceeding $100, and not more than $200,	575	$79,395 67
Number and amount of open accounts exceeding $200, and not more than $500,	773	233,392 53
Number and amount of open accounts of $1,000 or more,	243	267,313 15
Number and amount of open accounts to the credit of women, both adult and minor,	1,967	418,511 29
Number and amount of open accounts to the credit of guardians,	16	5,717 14
Number and amount of open accounts to the credit of religious and charitable associations,	41	13,806 68
Number and amount of open accounts in trust,	575	112,202 45
Number and amount of withdrawals,	3,557	263,910 86
Number of accounts opened the previous year,	1,117	
Number of accounts closed the previous year,	598	
Amount of expenses of the corporation during previous year,		5,132 11
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: May 21.

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston,	$1,000	$1,250 00	$1,000 00
Boston Nat'l Bank, Boston,	20,000	24,200 00	20,000 00
Blackstone Nat'l Bank, Boston,	3,800	3,828 50	3,800 00
Boylston Nat'l Bank, Boston,	4,100	4,786 75	4,100 00
Continental Nat'l Bank, Boston,	10,000	11,000 00	10,000 00
Commerce Nat'l Bank, Boston,	13,700	15,710 75	13,700 00
Eagle Nat'l Bank, Boston,	10,000	10,950 00	10,000 00
Eliot Nat'l Bank, Boston,	11,500	14,375 00	11,500 00
Freeman's Nat'l Bank, Boston,	25,000	30,000 00	25,000 00
Globe Nat'l Bank, Boston,	20,000	20,850 00	20,000 00
Hide and Leather Nat'l B'k, Boston,	6,700	7,303 00	6,700 00
Howard Nat'l Bank, Boston,	7,200	8,784 00	7,200 00
Market Nat'l Bank, Boston,	5,000	4,756 25	5,000 00
Merchandise Nat'l Bank, Boston,	2,400	2,376 00	2,400 00
Mount Vernon Nat'l Bank, Boston,	2,400	2,976 00	2,400 00
Massachusetts Nat'l Bank,	3,000	3,322 50	3,000 00
North America Nat'l Bank, Boston,	15,000	16,425 00	15,000 00
Revere Nat'l Bank, Boston,	10,000	11,675 00	10,000 00
Suffolk Nat'l Bank, Boston,	10,000	12,000 00	10,000 00
State Nat'l Bank, Boston,	10,000	12,662 50	10,000 00
Shoe and Leather Nat'l B'k, Boston,	6,400	5,760 00	6,400 00
Republic Nat'l Bank, Boston,	5,000	6,512 50	5,000 00
Traders' Nat'l Bank, Boston,	5,000	4,137 50	5,000 00
Tremont Nat'l Bank Boston,	5,000	5,462 50	5,000 00
Union Market Nat'l B'k, Watertown,	13,300	13,300 00	13,300 00
	$225,500	$254,403 75	$225,500 00

EAST BRIDGEWATER SAVINGS BANK — EAST BRIDGEWATER.

Incorporated, 1870. Number of corporators, 50.

K. E. Sheldon, *President.* I. N. Nutter, *Treasurer.*

Statement.

Liabilities.		Assets.	
Deposits,	$290,623 44	Public funds,	$14,687 50
Earnings undivided,	6,196 56	Bank stock,	50,918 00
Guaranty fund,	4,136 65	Railroad bonds,	20,000 00
		Loans on real estate,	137,335 11
		Loans on personal security,	66,191 30
		Deposit in bank, on interest,	11,373 89
		Expense account,	382 12
		Cash on hand,	68 73
	$300,956 65		$300,956 65

Cash on Deposit in Bank: —

Tremont National Bank, Boston, ... $11,373 89

Whole amount of interest or profits received or earned, ... $15,674 37

Rate and amount of each semi-annual dividend for previous year, ... 2½ per cent., 5,819 37; 2½ per cent., 6,211 60

Times for the dividends, fixed by the by-laws: January 1 and July 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4¾.

The total amount of loans, with each specified rate of interest: $5,000, 4 per cent.; $15,000, 5 per cent.; $218,213.91, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	149	
Aggregate amount of the same,		134,143 11
Number of open accounts,	1,071	
Number and amount of deposits (including dividends), received for previous year,	976	101,187 96
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	75	40,468 52
Number and amount of open accounts of $50 and less,	342	5,823 13
Number and amount of open accounts exceeding $50, and not more than $100,	111	7,771 19
Number and amount of open accounts exceeding $100, and not more than $200,	156	20,838 76
Number and amount of open accounts exceeding $200, and not more than $500,	225	75,130 69
Number and amount of open accounts of $1,000 or more,	72	80,857 86
Number and amount of open accounts to the credit of women, both adult and minor,	485	124,560 03
Number and amount of open accounts to the credit of guardians,	8	1,868 26
Number and amount of open accounts to the credit of religious and charitable associations,	21	5,416 95
Number and amount of open accounts in trust,	52	13,717 07
Number and amount of withdrawals,	630	57,553 35
Number of accounts opened the previous year,	224	
Number of accounts closed the previous year,	95	

Amount of expenses of the corporation during previous year, ... $753 43
Amount of treasurer's bond, ... 10,000 00
Date of examination by commissioner: July 24.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, ...	$5,000	$6,100 00	$5,000 00
State, city and town bonds: —			
State of New Hampshire 6s, . .	3,000	3,600 00	3,322 50
City of Rockland, Me., 6s, . .	500	500 00	455 00
of Cambridge 6s, . . .	2,000	2,000 00	1,940 00
of Bath, Me., 6s, . . .	2,000	2,000 00	2,070 00
Town of Woburn 6s, . . .	2,000	2,200 00	1,900 00
	$14,500	$16,400 00	$14,687 50

Bank Stock.

City Nat'l Bank, Boston, . . .	$2,000	$2,320 00	$2,276 75
Commonwealth Nat'l Bank, Boston,	1,000	1,115 00	1,225 00
Eagle Nat'l Bank, Boston, . .	1,700	1,853 00	1,700 00
Fourth Nat'l Bank, Boston, . .	5,000	5,450 00	5,000 00
Globe Nat'l Bank, Boston, . .	3,000	3,090 00	3,000 00
Hamilton Nat'l Bank, Boston, . .	1,000	1,200 00	1,250 00
Hide and Leather Nat'l B'k, Boston,	2,300	2,576 00	2,300 00
Market Nat'l Bank, Boston, . .	2,000	1,960 00	2,317 50
Merchandise Nat'l Bank, Boston, .	2,000	1,975 00	2,000 00
North America Nat'l Bank, Boston,.	2,000	2,200 00	2,000 00
Redemption Nat'l Bank, Boston, .	5,000	6,425 00	6,500 00
Shawmut Nat'l Bank, Boston, . .	1,000	1,160 00	1,167 50
State Nat'l Bank, Boston, . .	2,200	2,860 00	2,471 25
Traders' Nat'l Bank, Boston, . .	3,000	2,520 00	3,000 00
Tremont Nat'l Bank, Boston, . .	3,000	3,270 00	3,480 00
Webster Nat'l Bank, Boston, . .	4,000	4,360 00	4,000 00
Brockton Nat'l Bank, Brockton, .	2,500	2,750 00	2,650 00
Home Nat'l Bank, Brockton, . .	4,000	4,600 00	4,580 00
	$46,700	$51,684 00	$50,918 00

Railroad Bonds.

Old Colony Railroad 6s, . . .	$6,000	$7,020 00	$6,000 00
Eastern Railroad 6s, . . .	5,000	5,550 00	5,000 00
Boston, Revere B'ch & Lynn R. R. 6s,	3,000	3,450 00	3,000 00
Newport & Richford Railroad 5s, .	1,000	1,000 00	1,000 00
Fall River Railroad 5s, . . .	5,000	5,000 00	*5,000 00
	$20,000	$22,020 00	$20,000 00

* This bank has been notified that this investment is illegal.

EAST CAMBRIDGE FIVE CENT SAVINGS BANK — CAMBRIDGE.

Incorporated 1854. Number of corporators, 39.

GEORGE STEVENS, *President.* SAMUEL SLOCOMB, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,018,454 88	Public funds,	$19,000 00
Earnings undivided,	16,015 60	Bank stock,	130,700 00
Guaranty fund,	29,741 41	Loans on bank stock,	9,379 21
Premiums,	3,634 84	Railroad bonds,	19,000 00
Profit and loss,	2,500 00	Real estate,	4,013 44
		Real estate by foreclosure,	45,048 75
		Loans on real estate,	618,311 17
		Loans on personal security,	215,550 00
		Deposit in bank, on interest,	7,656 83
		Expense account,	3 49
		Cash on hand,	1,683 84
	$1,070,346 73		$1,070,346 73

Loans on Bank Stock: —

On 75 shares Lechmere National Bank, ... $9,379 21

Invested in real estate (for banking purposes), ... $4,013 44
Estimated value of the same, ... 6,000 00
Amount of real estate held by foreclosure, ... 45,048 75
Assessed value of the same, ... 61,800 00
Amount of income received from the same, ... 3,877 20
Amount of municipal tax on real estate, ... 644 00

Cash on Deposit in Bank: —

Lechmere National Bank, ... $7,656 83

Whole amount of interest or profits received or earned, ... $63,202 21
Rate and amount of each semi-annual dividend for previous year, ... 2½ per cent., 22,462 00; 2½ per cent., 23,197 01
Times for the dividends fixed by the by-laws, April 15 and October 15.
The total amount of loans, with each specified rate of interest: $30,000, 4 per cent.; $50,000, 4½ per cent.; $50,000, 4¾ per cent.; $135,550, 5 per cent.; $34,250, 5½ per cent.; $493,690.38, 6 per cent.; $11,700, 6½ per cent.; $38,050, 7 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 321
Aggregate amount of the same, ... 358,486 17
Amount of investments from which no income is received: sixty shares Cambridge Land Company, par value $100 per share; charged to profit and loss.
Number of open accounts, ... 4,470
Number and amount of deposits (including dividends), received for previous year, ... 13,775 302,218 21
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 161 82,431 02
Number and amount of open accounts of $50 and less, . . 2,175 26,182 52

Number and amount of open accounts exceeding $50, and not more than $100,	446	$31,070 87
Number and amount of open accounts exceeding $100, and not more than $200,	485	66,756 26
Number and amount of open accounts exceeding $200, and not more than $500,	575	183,948 58
Number and amount of open accounts of $1,000 or more,	359	418,158 88
Number and amount of open accounts to the credit of women, both adult and minor,	1,856	439,575 90
Number and amount of open accounts to the credit of guardians,	19	10,064 50
Number and amount of open accounts to the credit of religious and charitable associations,	35	14,944 39
Number and amount of open accounts in trust,	638	143,367 14
Number and amount of withdrawals,	3,740	242,970 16
Number of accounts opened the previous year,	1,157	
Number of accounts closed the previous year,	765	
Amount of expenses of the corporation during previous year,		2,000 00
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: March 22.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds: —			
City of Cambridge,	$19,000	$19,000 00	$19,000 00

Bank Stock.

Atlas Nat'l Bank, Boston,	$700	$875 00	$700 00
Blackstone Nat'l Bank, Boston,	5,400	5,454 00	5,400 00
Boston Nat'l Bank, Boston,	6,300	7,308 00	6,300 00
Bunker Hill Nat'l Bank, Boston,	4,100	7,175 00	4,100 00
Nat'l Commerce Bank, Boston,	6,700	7,638 00	6,700 00
Nat'l Commonwealth Bank, Boston,	4,000	4,400 00	4,000 00
Continental Nat'l Bank, Boston,	3,000	3,300 00	3,000 00
Eliot Nat'l Bank, Boston,	1,200	1,500 00	1,200 00
Nat'l Exchange Bank, Boston,	1,600	1,840 00	1,600 00
Faneuil Hall Nat'l Bank, Boston,	2,000	2,600 00	2,000 00
First Ward Nat'l Bank, Boston,	5,000	5,700 00	4,000 00
Globe Nat'l Bank, Boston,	2,100	2,184 00	2,100 00
Nat'l Hide and Leather B'k, Boston,	11,500	12,535 00	11,500 00
Howard Nat'l Bank, Boston,	6,000	7,320 00	6,000 00
Massachusetts Nat'l Bank,	500	560 00	500 00
Merchants' Nat'l Bank, Boston,	5,000	6,850 00	5,000 00
Metropolitan Nat'l Bank, Boston,	2,400	2,760 00	2,400 00
New England Nat'l Bank, Boston,	2,000	2,640 00	2,000 00
North Nat'l Bank, Boston,	1,900	2,375 00	1,900 00
Nat'l Bank of No. America, Boston,	500	545 00	500 00
Redemption Nat'l Bank, Boston,	1,000	1,280 00	1,000 00
Nat'l Bank of Republic, Boston,	5,800	7,482 00	5,800 00
Nat'l Revere Bank, Boston,	3,800	4,408 00	3,800 00
Third Nat'l Bank, Boston,	11,000	10,560 00	11,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Tremont Nat'l Bank, Boston, . .	$7,600	$8,360 00	$7,600 00
Nat'l Union Bank, Boston, . .	500	720 00	500 00
Nat'l Webster Bank, Boston, . .	6,700	7,303 00	6,700 00
Cambridge City Nat'l B'k, Camb'ge,	2,600	3,900 00	2,600 00
Charles River Nat'l B'k, Cambridge,	2,400	3,600 00	2,400 00
Lechmere Nat'l Bank, Cambridge, .	7,600	10,640 00	7,600 00
Newton Nat'l Bank, Newton, . .	1,300	1,300 00	1,300 00
Fall River Nat'l Bank, Fall River, .	1,100	1,100 00	1,100 00
First Nat'l Bank, Malden, . .	2,500	2,500 00	2,500 00
First Nat'l Bank, Marlboro', . .	3,000	3,000 00	2,000 00
Merchants' Nat'l B'k, Newburyport,	600	600 00	600 00
Concord Nat'l Bank, Concord, .	3,300	3,300 00	3,300 00
	$132,700	$155,612 00	$130,700 00

RAILROAD BONDS.

Eastern Railroad, ...	$8,500	$9,435 00	$4,000 00
Boston & Albany Railroad, . .	15,000	18,150 00	15,000 00
	$23,500	$27,585 00	$19,000 00

EASTHAMPTON SAVINGS BANK — EASTHAMPTON.

Incorporated February 10, 1869. No. of corporators, 30.

JOHN MAYHER, *President.* SAMUEL T. SEELYE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$329,469 08	Bank stock,	$43,200 00
Earnings undivided,	2,030 33	Loans on bank book,	600 00
Guaranty fund,	9,000 00	Loans on real estate,	144,075 00
		Loans on personal security,	*142,249 75
		Expense account,	295 00
		Cash in bank,	10,079 66
	$340,499 41		$340,499 41

Loans on Bank Stock, amount on each: —

On 3 shares First National Bank, Easthampton,	$300 00
On 5 shares Shelburne Falls National Bank, Shelburne Falls,	300 00

Cash on Deposit in Bank: —

First National Bank, Easthampton,	$10,079 66

Whole amount of interest or profits received or earned,		$19,290 60
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	5,963 60
	2 per cent.,	6,206 19

Times for the dividends, fixed by the by-laws: January 23 and July 23.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 6½.

The total amount of loans, with each specified rate of interest: $30,631, 5 per cent.; $22,000, 5½ per cent.; $219,218.75, 6 per cent.; $15,075, 6½ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	175	
Aggregate amount of the same,		133,606 00
Number of open accounts,	1,245	
Number and amount of deposits (including dividends), received for previous year,	1,258	94,346 50
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	59	36,897 47
Number and amount of open accounts of $50 and less,	455	8,240 89
Number and amount of open accounts exceeding $50, and not more than $100,	145	7,612 51
Number and amount of open accounts exceeding $100, and not more than $200,	179	25,593 13
Number and amount of open accounts exceeding $200, and not more than $500,	232	75,302 44
Number and amount of open accounts of $1,000 or more,	91	105,122 44
Number and amount of open accounts to the credit of women, both adult and minor,	651	179,584 46
Number and amount of open accounts to the credit of guardians,	4	2,525 00

* This bank has been notified that these loans exceed the legal limit.

Number and amount of open accounts to the credit of religious and charitable associations,	19	$2,841 66
Number and amount of open accounts in trust,	42	18,788 30
Number and amount of withdrawals,	783	78,997 79
Number of accounts opened the previous year,	259	
Number of accounts closed the previous year,	208	
Amount of expenses of the corporation during previous year,		1,224 10
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: August 30.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Easthampton,	$10,000	$12,500 00	*$10,000 00
First Nat'l Bank, Northampton,	10,200	13,260 00	*10,200 00
First Nat'l Bank, Lynn,	4,400	5,500 00	4,400 00
Holyoke Nat'l Bank, Holyoke,	10,700	13,410 00	*10,700 00
Blackstone Nat'l Bank, Boston,	2,200	2,300 00	2,200 00
Second Nat'l Bank, Boston,	2,000	3,000 00	2,000 00
Nat'l Bank of Commerce, Boston,	700	840 00	700 00
Hampshire Co. N'l B'k, Northampt'n,	1,000	1,250 00	1,000 00
North Nat'l Bank, Boston,	2,000	2,600 00	2,000 00
	$43,200	$54,660 00	$43,200 00

* This bank has been notified that these investments exceed the legal limit.

EAST WEYMOUTH SAVINGS BANK — EAST WEYMOUTH.

Incorporated, 1872. Number of corporators, 30.

DAVID TUCKER, *President.* JOSEPH A. CUSHING, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$254,885 00	Public funds,	$33,000 00
Guaranty fund,	5,483 72	Bank stock,	5,000 00
		Railroad bonds,	9,000 00
		Real estate by foreclosure,	899 90
		Loans on real estate,	*191,070 87
		Loans on personal security,	17,866 90
		Deposit in bank, on interest,	1,565 21
		Expense account,	1,852 62
		Cash on hand,	113 22
	$260,368 72		$260,368 72

Amount of real estate held by foreclosure,	$899 90
Assessed value of the same,	1,025 00
Amount of income received from the same,	63 00
Amount of municipal tax on real estate,	17 00
Cash on Deposit in Bank: —	
Manufacturers' National Bank, Boston,	$1,565 21
Whole amount of interest or profits received or earned,	$13,474 75
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	4,517 51
2½ per cent.,	5,929 66
Times for the dividends, fixed by the by-laws: April and October.	
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5⅙.	
The total amount of loans, with each specified rate of interest: $1,400, 5 per cent.; $6,500, 5½ per cent.; $131,917.77, 6 per cent.; $27,587, 6½ per cent.; $41,533, 7 per cent.	
Number of outstanding loans which are of an amount not exceeding $3,000 each, 172	
Aggregate amount of the same,	149,422 77
Amount of investments from which no income is received,	500 00
Number of open accounts, 1,027	
Number and amount of deposits (including dividends) received for the previous year, 2,006	74,400 40
Number and amount of deposits of and exceeding $300 at any one time for the previous year, 52	27,393 00
Number and amount of open accounts of $50 and less, 384	5,912 00
Number and amount of open accounts exceeding $50, and not more than $100, 110	6,724 00
Number and amount of open accounts exceeding $100, and not more than $200, 125	16,639 00
Number and amount of open accounts exceeding $200, and not more than $500, 177	57,629 00

* This bank has been notified that these loans exceed the legal limit.

Number and amount of open accounts of $1,000 or more,	72	$84,945 00
Number and amount of open accounts to the credit of women, both adult and minor,	398	86,577 00
Number and amount of open accounts to the credit of guardians,	1	1,149 06
Number and amount of open accounts in trust,	76	24,336 86
Number and amount of withdrawals,	511	52,620 50
Number of accounts opened the previous year,	200	
Number of accounts closed the previous year,	133	
Amount of expenses of the corporation during previous year,		875 62
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: October 10.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and State bonds: —			
City of Portland, Me.,	$3,000	$3,300 00	$3,000 00
of Boston,	8,000	8,400 00	8,000 00
of Charlestown,	7,000	8,120 00	7,000 00
of Brockton,	10,000	10,400 00	10,000 00
of Chelsea,	1,000	1,000 00	1,000 00
State of Maine,	4,000	4,400 00	4,000 00
	$33,000	$35,620 00	$33,000 00

Bank Stock.

Union Nat'l Bank, Weymouth,	$4,500	$5,040 00	$4,500 00
Central Nat'l Bank, Boston,	500	1,000 00	2,000 00
	$5,000	$6,040 00	$6,500 00

Railroad Bonds.

Old Colony Railroad,	$2,000	$2,600 00	$2,000 00
Boston, Clinton & Fitchburg R. R.,	7,000	7,630 00	7,000 00
	$9,000	$10,230 00	$9,000 00

ELIOT FIVE CENTS SAVINGS BANK — BOSTON.

Incorporated, Feb. 4, 1864. No. of corporators, 70.

WM. C. APPLETON, *President.* GEO. C. LEACH, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,488,879 36	Public funds,	$419,300 00
Earnings undivided,	27,288 90	Bank stock,	53,700 00
Guaranty fund,	24,864 19	Loans on bank stock,	3,900 00
Suspense account,	48 78	Railroad bonds,	50,000 00
Tax account,	2,500 00	Real estate by foreclosure,	10,000 00
		Loans on real estate,	451,752 00
		Loans on personal security,	*518,850 00
		Loans to counties, cities or towns,	6,000 00
		Deposit in bank,	27,875 46
		Expense account,	423 88
		Cash on hand,	1,779 89
	$1,543,581 23		$1,543,581 23

Loans on Bank Stock, amount on each: —

On 35 shares People's National Bank,	$2,900 00
On 10 shares National Exchange Bank,	1,000 00
Amount of real estate held by foreclosure,	$10,000 00
Assessed value of the same,	8,600 00
Amount of income received from the same,	534 46
Amount of municipal tax on real estate,	124 70

Cash on Deposit in Bank: —

People's National Bank,	$27,875 46
Whole amount of interest or profits received or earned,	$78,989 13
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	27,150 48
2 per cent.,	27,434 13

Times for the dividends, fixed by the by-laws: second Wednesday in April and October.

Average annual per cent. of dividends for the term ending at time of and including last extra dividend: 8.

The total amount of loans, with each specified rate of interest: $36,400, 4 per cent.; $366,000, 4½ per cent.; $50,000, 4¾ per cent.; $359,597, 5 per cent.; $12,500, 5½ per cent.; $116,000, 6 per cent.; $3,975, 6½ per cent.; $14,100, 7 per cent.; $10,600, 7 3/10 per cent.; $6,600, 7½ per cent.; $4,730, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	94	
Aggregate amount of the same,		139,805 00
Number of open accounts,	5,955	
Number and amount of deposits (including dividends) received for previous year,	7,281	436,526 65

* This bank has been notified that these loans exceed the legal limit.

Number and amount of deposits of and exceeding $300 at any one time for the previous year,	262	$142,901 92
Number and amount of open accounts of $50 and less,	2,571	51,420 00
Number and amount of open accounts exceeding $50, and not more than $100,	816	65,280 00
Number and amount of open accounts exceeding $100, and not more than $200,	963	160,710 00
Number and amount of open accounts exceeding $200, and not more than $500,	762	304,800 00
Number and amount of open accounts of $1,000 or more,	543	651,600 00
Number and amount of open accounts to the credit of women, both adult and minor,	3,189	765,360 00
Number and amount of open accounts to the credit of guardians,	5	3,104 00
Number and amount of open accounts to the credit of religious and charitable associations,	26	8,035 00
Number and amount of open accounts in trust,	380	114,000 00
Number and amount of withdrawals,	4,281	362,915 44
Number of accounts opened the the previous year,	1,087	
Number of accounts closed the previous year,	772	
Amount of expenses of the corporation during the previous year,		6,305 89
Amount of treasurer's bond,		5,000 00

Date of examination by commissioner: May 7.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	$125,000	$141,250 00	$125,000 00
City, town and State bonds: —			
State of Maine,	1,000	1,150 00	1,000 00
of New Hampshire,	2,600	3,250 00	2,600 00
Town of Woburn,	8,000	8,480 00	8,000 00
City of Bangor, Me.,	4,000	4,880 00	4,000 00
of Providence, R. I.,	25,000	29,437 00	25,000 00
of Lynn,	10,000	12,000 00	10,000 00
of Portsmouth, N. H.,	10,000	11,200 00	10,000 00
of Dover, N. H.,	5,700	5,684 00	5,700 00
of Springfield,	20,000	26,600 00	20,000 00
of Taunton,	20,000	24,000 00	20,000 00
of Somerville,	10,000	10,800 00	10,000 00
of Lowell,	13,000	15,600 00	13,000 00
of Lawrence,	15,000	18,000 00	15,000 00
of Cambridge,	10,000	12,000 00	10,000 00
of Fall River,	10,000	12,000 00	10,000 00
of Portland, Me.,	5,000	5,750 00	5,000 00
of Chelsea,	15,000	15,750 00	15,000 00
of Boston,	100,000	105,000 00	100,000 00
of Manchester, N H.,	10,000	11,700 00	10,000 00
	$419,300	$474,531 00	$419,300 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
People's Nat'l Bank, Boston, . .	$13,600	$21,760 00	$13,600 00
Atlas Nat'l Bank, Boston, . .	7,000	8,400 00	7,000 00
Atlantic Nat'l Bank, Boston, . .	1,000	1,500 00	1,000 00
Columbian Nat'l Bank, Boston, .	2,000	2,600 00	2,000 00
Eliot Nat'l Bank, Boston, . .	1,000	1,200 00	1,000 00
Eagle Nat'l Bank, Boston, . .	1,000	1,130 00	1,000 00
Mount Vernon Nat'l Bank, Boston,	6,100	7,625 00	6,100 00
Howard Nat'l Bank, Boston, . .	1,300	1,599 00	1,300 00
Market Nat'l Bank, Boston, . .	3,000	3,150 00	3,000 00
Merchants' Nat'l Bank, Boston, .	3,000	4,230 00	3,000 00
Shawmut Nat'l Bank, Boston, . .	4,300	4,730 00	4,300 00
Continental Nat'l Bank, Boston, .	5,000	5,750 00	5,000 00
State Nat'l Bank, Boston, . .	1,400	1,720 00	1,400 00
Nat'l Bank of Redemption, Boston,	2,000	2,740 00	2,000 00
Nat'l Bank of No. America, Boston,	1,000	1,100 00	1,000 00
Naumkeag Nat'l Bank, Salem, .	1,000	1,620 00	1,000 00
	$53,700	$70,854 00	$53,700 00

RAILROAD BONDS.

Newport & Richford Railroad, guaranteed by Conn. & Passumpsic River Railroad, ...	$21,000	$22,050 00	$21,000 00
Boston & Lowell Railroad, . .	29,000	35,380 00	29,000 00
	$50,000	$57,430 00	$50,000 00

EMIGRANT SAVINGS BANK*—BOSTON.

Incorporated, 1870. No. of corporators, 26.

THOMAS RUSSELL, *President.* JOHN W. MCDONALD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$251,924 46	Real estate by foreclosure,	$2,025 21
Earnings undivided,	3,807 88	Loans on real estate,	9,875 00
Guaranty fund,	9,019 67	Deposit in banks, on interest,	228,411 86
		Expense account,	2,334 43
		Suspense account,	136 79
		Fixtures and safe,	1,500 00
		Profit and loss,	19,589 10
		Cash on hand,	879 62
	$264,752 01		$264,752 01

Amount of real estate held by foreclosure,		$2,025 21
Assessed value of the same,		2,025 21
Cash on Deposit in Banks, amount in each: —		
New England Trust Company, Boston,		$32,082 33
Continental National Bank, Boston,		50,174 78
Freeman's National Bank, Boston,		51,795 46
Maverick National Bank, Boston,		44,998 79
National Bank of the Commonwealth, Boston,		49,360 50
Whole amount of interest or profits received or earned,		$7,211 01
Times for the dividends fixed by the by-laws: third Wednesday in May and November.		
The total amount of loans, with each specified rate of interest: $630, 5 per cent.; $9,245, 6 per cent.		
Number of open accounts,	6,486	
Number and amount of open accounts of $50 and less,	4,821	74,210 95
Number and amount of open accounts exceeding $50, and not more than $100,	1,082	80,303 30
Number and amount of open accounts exceeding $100, and not more than $200,	489	58,336 56
Number and amount of open accounts exceeding $200, and not more than $500,	69	20,823 48
Number and amount of open accounts of $1,000 or more,	5	5,466 94
Number and amount of open accounts to the credit of women, both adult and minor,	2,611	86,891 91
Number and amount of open accounts to the credit of guardians,	13	397 17
Number and amount of open accounts in trust,	708	30,886 11
Number and amount of withdrawals,	7,196	222,161 79
Amount of expenses of the corporation during previous year,		5,380 22
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: February 5.		

* This bank was temporarily enjoined by decree of Supreme Judicial Court, April 16, 1878, and is being wound up by its officers by permission of the Court, paying its depositors 99½ per cent. of their deposits. The final dividend was ordered since this return was made.

ESSEX SAVINGS BANK — LAWRENCE.

Incorporated March 12, 1847. Number of corporators, 43.

JOSEPH SHATTUCK, *President.* JAMES H. EATON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$4,182,469 86	Public funds,	$520,000 00
Earnings undivided,	75,416 27	Loans on public funds,	500 00
Guaranty fund,	70,000 00	Bank stock,	295,225 00
		Loans on bank stock,	42,060 00
		Railroad bonds,	308,500 00
		Loans on railroad bonds,	300 00
		Real estate by foreclosure,	41,400 00
		Loans on real estate,	2,034,222 00
		Loans on personal security,	1,041,200 00
		Cash on hand and in bank,	44,479 13
	$4,327,886 13		$4,327,886 13

Loan on Public Funds: —

On $500 United States 4 per cent. bond,	$500 00

Loans on Bank Stock, amount on each: —

On 200 shares Wamesit National Bank, Lowell,	$20,000 00
On 147 shares Bay State National Bank, Lawrence,	11,000 00
On 8 shares National Hide and Leather Bank, Boston,	660 00
On 24 shares Old Lowell National Bank, Lowell,	2,000 00
On 8 shares National Pemberton Bank, Lawrence,	800 00
On 85 shares Pacific National Bank, Lawrence,	6,100 00
On 20 shares Lawrence National Bank, Lawrence,	1,500 00

Loan on Railroad Bonds: —

On $1,000 Boston & Maine Railroad 7s,	$300 00

Amount of real estate held by foreclosure,	$41,400 00
Assessed value of the same,	79,650 00
Amount of income received from the same,	6,097 64
Amount of municipal tax on real estate,	1,219 97

Cash on Deposit in Bank: —

National Hide and Leather Bank, Boston,	$39,528 08

Whole amount of interest or profits received or earned,		$237,875 40
Rate and amount of each semi-annual dividend for previous year,	2½ per cent.,	94,688 98
	2½ per cent.,	96,569 63

Times for the dividends, fixed by the by-laws: third Wednesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $7\frac{22}{100}$.

The total amount of loans, with each specified rate of interest: $1,532,400, 5 per cent.; $298,200, 5½ per cent.; $1,269,632, 6 per cent.; $18,050, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	406	
Aggregate amount of the same,		$388,950 00
Number of open accounts,	12,890	
Number and amount of deposits (including dividends), received for previous year,	16,978	1,133,264 60
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	648	377,677 79
Number and amount of open accounts of $50 and less,	3,780	58,875 69
Number and amount of open accounts exceeding $50, and not more than $100,	1,270	94,503 47
Number and amount of open accounts exceeding $100, and not more than $200,	1,666	241,956 63
Number and amount of open accounts exceeding $200, and not more than $500	1,822	606,868 29
Number and amount of open accounts of $1,000 or more,	1,297	1,465,989 13
Number and amount of open accounts to the credit of women, both adult and minor,	6,749	2,142,356 50
Number and amount of open accounts to the credit of guardians,	55	32,626 09
Number and amount of open accounts to the credit of religious and charitable associations,	90	46,065 29
Number and amount of open accounts in trust,	296	97,296 10
Number and amount of withdrawals,	8,385	936,422 46
Number of accounts opened the previous year,	2,842	
Number of accounts closed the previous year,	2,276	
Amount of expenses of the corporation during previous year,		7,759 26
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: May 10.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States currency, 6s,	$80,000	$104,000 00	$80,000 00
" " 4s,	100,000	122,000 00	100,000 00
" " 4½s,	200,000	228,000 00	200,000 00
City bonds: —			
City of Boston,	10,000	10,300 00	10,000 00
of Somerville,	25,000	27,500 00	25,000 00
of Fall River,	25,000	28,750 00	25,000 00
of Lynn,	50,000	60,000 00	50,000 00
of Newton,	16,000	17,600 00	16,000 00
of Rockland, Me.,	14,000	14,000 00	14,000 00
	$520,000	$612,150 00	$520,000 00

Bank Stock.

Atlas Nat'l Bank, Boston,	$13,000	$16,000 00	$13,000 00
Atlantic Nat'l Bank, Boston,	4,000	5,900 00	4,000 00
Bay State Nat'l Bank, Lawrence,	24,975	33,000 00	24,975 00
Boston Nat'l Bank, Boston,	3,000	3,500 00	3,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Commonwealth Nat'l B'k, Boston, .	$4,000	$4,300 00	$4,000 00
Commerce Nat'l Bank, Boston, .	7,500	8,400 00	7,500 00
Continental Nat'l Bank, Boston, .	2,000	2,100 00	2,000 00
City Nat'l Bank, Boston, . . .	13,000	15,000 00	13,000 00
Eliot Nat'l Bank, Boston, . .	8,000	9,700 00	8,000 00
Everett Nat'l Bank, Boston, . .	10,000	11,000 00	10,000 00
Howard Nat'l Bank, Boston, . .	23,200	27,600 00	23,200 00
Hide and Leather Nat'l B'k, Boston,	10,000	10,800 00	10,000 00
Massachusetts Nat'l Bank, Boston, .	3,750	4,000 00	3,750 00
Maverick Nat'l Bank, Boston, . .	5,100	11,000 00	5,100 00
Merchants' Nat'l Bank, Boston, .	20,000	27,400 00	20,000 00
North America Nat'l Bank, Boston,	15,000	16,000 00	15,000 00
North Nat'l Bank, Boston, . .	10,000	12,500 00	10,000 00
Revere Nat'l Bank, Boston, . .	22,500	25,800 00	22,500 00
Republic Nat'l Bank, Boston, . .	25,000	31,700 00	25,000 00
Shawmut Nat'l Bank, Boston, . .	2,700	3,000 00	2,700 00
Suffolk Nat'l Bank, Boston, . .	9,000	10,500 00	9,000 00
State Nat'l Bank, Boston, . .	9,900	12,100 00	9,900 00
Tremont Nat'l Bank, Boston, . .	10,000	11,300 00	10,000 00
Traders' Nat'l Bank, Boston, . .	7,000	5,800 00	7,000 00
Union Nat'l Bank, Boston, . .	1,000	1,400 00	1,000 00
Webster Nat'l Bank, Boston, . .	25,000	26,200 00	25,000 00
Mount Vernon Nat'l Bank, Boston, .	4,600	5,500 00	4,600 00
Lawrence Nat'l Bank, Lawrence, .	2,000	2,200 00	2,000 00
	$295,225	$353,700 00	$295,225 00

RAILROAD BONDS.

Boston & Maine Railroad, . .	$200,000	$242,000 00	$200,000 00
Boston & Lowell Railroad, . .	50,000	57,500 00	50,000 00
Eastern Railroad, ...	53,500	59,000 00	53,500 00
Fitchburg Railroad, ...	5,000	5,450 00	5,000 00
	$308,500	$363,950 00	$308,500 00

Number of outstanding loans which are of an amount not exceeding $3,000 each,	406	
Aggregate amount of the same,		$388,950 00
Number of open accounts,	12,890	
Number and amount of deposits (including dividends), received for previous year,	16,978	1,133,264 60
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	648	377,677 79
Number and amount of open accounts of $50 and less,	3,780	58,875 69
Number and amount of open accounts exceeding $50, and not more than $100,	1,270	94,503 47
Number and amount of open accounts exceeding $100, and not more than $200,	1,666	241,956 63
Number and amount of open accounts exceeding $200, and not more than $500	1,822	606,868 29
Number and amount of open accounts of $1,000 or more,	1,297	1,465,989 13
Number and amount of open accounts to the credit of women, both adult and minor,	6,749	2,142,356 50
Number and amount of open accounts to the credit of guardians,	55	32,626 09
Number and amount of open accounts to the credit of religious and charitable associations,	90	46,065 29
Number and amount of open accounts in trust,	296	97,296 10
Number and amount of withdrawals,	8,385	936,422 46
Number of accounts opened the previous year,	2,842	
Number of accounts closed the previous year,	2,276	
Amount of expenses of the corporation during previous year,		7,759 26
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: May 10.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States currency, 6s,	$80,000	$104,000 00	$80,000 00
" " 4s,	100,000	122,000 00	100,000 00
" " 4½s,	200,000	228,000 00	200,000 00
City bonds: —			
City of Boston,	10,000	10,300 00	10,000 00
of Somerville,	25,000	27,500 00	25,000 00
of Fall River,	25,000	28,750 00	25,000 00
of Lynn,	50,000	60,000 00	50,000 00
of Newton,	16,000	17,600 00	16,000 00
of Rockland, Me.,	14,000	14,000 00	14,000 00
	$520,000	$612,150 00	$520,000 00

Bank Stock.

Atlas Nat'l Bank, Boston,	$13,000	$16,000 00	$13,000 00
Atlantic Nat'l Bank, Boston,	4,000	5,900 00	4,000 00
Bay State Nat'l Bank, Lawrence,	24,975	33,000 00	24,975 00
Boston Nat'l Bank, Boston,	3,000	3,500 00	3,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Commonwealth Nat'l B'k, Boston, .	$4,000	$4,300 00	$4,000 00
Commerce Nat'l Bank, Boston, .	7,500	8,400 00	7,500 00
Continental Nat'l Bank, Boston, .	2,000	2,100 00	2,000 00
City Nat'l Bank, Boston, . . .	13,000	15,000 00	13,000 00
Eliot Nat'l Bank, Boston, . .	8,000	9,700 00	8,000 00
Everett Nat'l Bank, Boston, . .	10,000	11,000 00	10,000 00
Howard Nat'l Bank, Boston, . .	23,200	27,600 00	23,200 00
Hide and Leather Nat'l B'k, Boston,	10,000	10,800 00	10,000 00
Massachusetts Nat'l Bank, Boston, .	3,750	4,000 00	3,750 00
Maverick Nat'l Bank, Boston, . .	5,100	11,000 00	5,100 00
Merchants' Nat'l Bank, Boston, .	20,000	27,400 00	20,000 00
North America Nat'l Bank, Boston,	15,000	16,000 00	15,000 00
North Nat'l Bank, Boston, . .	10,000	12,500 00	10,000 00
Revere Nat'l Bank, Boston, . .	22,500	25,800 00	22,500 00
Republic Nat'l Bank, Boston, . .	25,000	31,700 00	25,000 00
Shawmut Nat'l Bank, Boston, . .	2,700	3,000 00	2,700 00
Suffolk Nat'l Bank, Boston, . .	9,000	10,500 00	9,000 00
State Nat'l Bank, Boston, . .	9,900	12,100 00	9,900 00
Tremont Nat'l Bank, Boston, . .	10,000	11,300 00	10,000 00
Traders' Nat'l Bank, Boston, . .	7,000	5,800 00	7,000 00
Union Nat'l Bank, Boston, . .	1,000	1,400 00	1,000 00
Webster Nat'l Bank, Boston, . .	25,000	26,200 00	25,000 00
Mount Vernon Nat'l Bank, Boston, .	4,600	5,500 00	4,600 00
Lawrence Nat'l Bank, Lawrence, .	2,000	2,200 00	2,000 00
	$295,225	$353,700 00	$295,225 00

RAILROAD BONDS.

Boston & Maine Railroad, . .	$200,000	$242,000 00	$200,000 00
Boston & Lowell Railroad, . .	50,000	57,500 00	50,000 00
Eastern Railroad, ...	53,500	59,000 00	53,500 00
Fitchburg Railroad, ...	5,000	5,450 00	5,000 00
	$308,500	$363,950 00	$308,500 00

FAIRHAVEN INSTITUTION FOR SAVINGS—FAIRHAVEN.

Incorporated, 1832. No. of corporators, 47.

GEORGE H. TABER, *President.* CHARLES DREW, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$448,411 24	Public funds,	$34,500 00
Earnings undivided,	19,719 96	Bank stock,	151,940 00
Guaranty fund,	10,140 94	Loans on bank stock,	400 00
		Real estate,	4,809 36
		Real estate by foreclosure,	99,889 06
		Loans on real estate,	96,450 00
		Loans on personal security,	60,112 48
		Deposit in bank, on interest,	10,069 79
		Expense account,	24 00
		Oak Bluff bonds (taken to secure indebtedness),	9,956 21
		Cash on hand and in bank,	10,121 24
	$478,272 14		$478,272 14

Loans on Bank Stock, amount on each: —

On 5 shares National Bank, Fairhaven,	$200 00
On 3 shares National Bank of Commerce, Boston,	200 00
Invested in real estate (for banking purposes),	$4,809 36
Estimated value of the same,	4,809 36
Amount of real estate held by foreclosure,	99,889 06
Assessed value of the same,	33,301 00
Amount of income received from the same,	1,769 64
Amount of municipal tax on real estate,	636 72

Cash on Deposit in Bank: —

National Bank of Fairhaven,	$20,069 79
Whole amount of interest or profits received or earned,	$22,296 25
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	9,131 29
2 per cent.,	8,815 81

Times for the dividends fixed by the by-laws: last Monday in April and October.

The total amount of loans, with each specified rate of interest: $10,069.79, 2½ per cent.; $26,500, 5 per cent.; $10,000, 5½ per cent.; $6,000, 5¾ per cent.; $96,897.48, 6 per cent.; $2,900, 6½ per cent.; $14,665, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	59	
Aggregate amount of the same,		48,062 48
Amount of investments from which no income is received,		61,668 05
Number of open accounts,	897	
Number and amount of deposits (including dividends), received for previous year,	145	36,828 45
Number and amount of deposits of and exceeding $300 at any one time, for previous year,	23	12,396 91
Number and amount of open accounts of $50 and less,	167	2,616 69

Number and amount of open accounts exceeding $50, and not more than $100,	64	$4,575 29
Number and amount of open accounts exceeding $100, and not more than $200,	85	12,258 61
Number and amount of open accounts exceeding $200, and not more than $500,	174	58,275 86
Number and amount of open accounts of $1,000 or more,	167	197,633 52
Number and amount of open accounts to the credit of women, both adult and minor,	373	166,226 69
Number and amount of open accounts to the credit of guardians,	21	10,452 70
Number and amount of open accounts to the credit of religious and charitable associations,	1	624 24
Number and amount of open accounts in trust,	156	89,639 91
Number and amount of withdrawals,	557	69,776 87
Number of accounts opened the previous year,	46	
Number of accounts closed the previous year,	138	
Amount of expenses of the corporation during previous year,		2,379 50
Amount of treasurer's bond,		5,000 00

Date of examination by commissioner: September 17.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Bath, Me.,	$5,000	$5,000 00	$5,000 00
of Belfast, Me.,	6,500	6,500 00	6,500 00
Town of Fairhaven,	23,000	26,750 00	23,000 00
	$34,500	$38,250 00	$34,500 00

Bank Stock.

Nat'l Bank of Fairhaven, Fairhaven,	$24,640	$24,640 00	*$24,640 00
First Nat'l Bank, New Bedford,	10,400	13,936 00	10,400 00
Citizens' Nat'l Bank, New Bedford,	8,000	9,700 00	8,000 00
Nat'l Bank of Commerce, New Bedford,	4,000	4,970 00	4,000 00
Mechanics' Nat'l B'k, New Bedford,	6,800	10,727 00	6,800 00
Nat'l Bank of Commerce, Boston,	10,000	11,450 00	10,000 00
Eliot Nat'l Bank, Boston,	5,000	6,250 00	5,000 00
North Nat'l Bank, Boston,	5,600	7,014 00	5,600 00
Traders' Nat'l Bank, Boston,	10,500	8,688 75	10,500 00
Nat'l Webster Bank, Boston,	6,500	7,093 12	6,500 00
Boston Nat'l Bank, Boston,	10,000	11,625 00	10,000 00
Nat'l Bank of the Republic, Boston,	8,000	10,340 00	8,000 00
State Nat'l Bank, Boston,	10,000	12,700 00	10,000 00
Howard Nat'l Bank, Boston,	5,000	6,100 00	5,000 00
Nat'l B'k of North America, Boston,	10,000	10,925 00	10,000 00
Continental Nat'l Bank, Boston,	5,000	5,506 25	5,000 00
Manufacturers' Nat'l B'k, Boston,	3,500	3,482 50	3,500 00
Wachusett Nat'l Bank, Fitchburg,	9,000	17,280 00	9,000 00
	$151,940	$182,427 62	$151,940 00

* This bank has been notified that this investment exceeds the legal limit.

FALL RIVER FIVE CENTS SAVINGS BANK—FALL RIVER.

Incorporated April 10, 1855. Number of corporators, 61.

WALTER C. DURFEE, *President.* CHARLES J. HOLMES, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,160,421 67	Public funds,	$100,000 00
Earnings undivided,	57,078 80	Bank stock,	195,400 00
Guaranty fund,	18,840 30	Railroad bonds,	70,000 00
		Real estate,	45,000 00
		Loans on real estate,	508,850 00
		Loans on personal security,	286,900 00
		Expense account,	1,397 48
		Border City Manuf'g Co ,*	27,000 00
		Cash on hand,	1,793 29
	$1,236,340 77		$1,236,340 77

Invested in real estate (for banking purposes),		$45,000 00
Estimated value of the same,		45,000 00
Amount of municipal tax on real estate,		828 00
Whole amount of interest or profits received or earned,		67,578 65
Rate and amount of each semi-annual dividend for previous year,	2½ per cent.,	26,236 79
	2½ per cent.,	26,784 37
Times for the dividends, fixed by the by-laws: Second Monday in June and December.		
The total amount of loans, with each specified rate of interest: $30,000, 5 per cent.; $678,550, 5½ per cent.; $87,200, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	146	
Aggregate amount of the same,		193,175 00
Number of open accounts,	5,029	
Number and amount of deposits (including dividends), received for previous year,	12,609	245,731 57
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	130	79,412 60
Number and amount of open accounts of $50 and less,	2,476	27,137 08
Number and amount of open accounts exceeding $50, and not more than $100,	356	24,538 87
Number and amount of open accounts exceeding $100, and not more than $200,	403	57,233 90
Number and amount of open accounts exceeding $200, and not more than $500,	443	148,101 63
Number and amount of open accounts of $1,000 or more,	465	542,286 24
Number and amount of open accounts to the credit of women, both adult and minor,	2,181	516,116 85
Number and amount of open accounts to the credit of guardians,	18	10,136 34
Number and amount of open accounts to the credit of religious and charitable associations,	21	14,121 08
Number and amount of open accounts in trust,	237	150,369 61
Number and amount of withdrawals,	2,472	176,249 17
Number of accounts opened the previous year,	896	

* Taken to secure indebtedness.

Number of accounts closed the previous year,	476	
Amount of expenses of the corporation during previous year,		$3,560 48
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: July 10.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, currency,	$100,000	$137,000 00	$100,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	$1,300	$1,976 00	$1,300 00
Atlas Nat'l Bank, Boston,	3,000	3,750 00	3,000 00
Blackstone Nat'l Bank, Boston,	12,000	12,150 00	12,000 00
Boston Nat'l Bank, Boston,	3,200	3,720 00	3,200 00
Eliot Nat'l Bank, Boston,	1,500	1,875 00	1,500 00
First Nat'l Bank, Boston,	5,000	9,675 00	5,000 00
Howard Nat'l Bank, Boston,	13,300	16,226 00	13,300 00
Maverick Nat'l Bank, Boston,	2,200	4,884 00	2,200 00
Monument Nat'l Bank, Boston,	8,500	17,531 25	8,500 00
City Nat'l Bank, Boston,	10,000	11,900 00	10,000 00
Commerce Nat'l Bank, Boston,	700	805 00	700 00
Nat'l Exchange Bank, Boston,	4,000	4,600 00	4,000 00
Nat'l Hide and Leather B'k, Boston,	7,500	8,175 00	7,500 00
North America Nat'l Bank, Boston,	8,400	9,177 00	8,400 00
Revere Nat'l Bank, Boston,	7,500	8,756 25	7,500 00
Shawmut Nat'l Bank, Boston,	6,700	7,788 75	6,700 00
Webster Nat'l Bank, Boston,	3,000	3,270 00	3,000 00
First Nat'l Bank, Chelsea,	30,000	37,500 00	30,000 00
First Nat'l Bank, Malden,	10,000	12,000 00	10,000 00
First Nat'l Bank, Oxford,	2,000	2,240 00	2,000 00
Metacomet Nat'l Bank, Fall River,	9,400	12,200 00	9,400 00
Nat'l Union Bank, Fall River,	5,000	5,000 00	5,000 00
Second Nat'l Bank, Fall River,	41,200	53,560 00	*41,200 00
	$195,400	$248,759 25	$195,400 00

RAILROAD BONDS.

Rutland R. R. equipment bonds,	$100,000	$60,000 00	$70,000 00

* This bank has been notified that this investment exceeds the legal limit.

FALL RIVER SAVINGS BANK—FALL RIVER.

Incorporated, 1828. No. of corporators, 125.

WILLIAM LINDSEY, *President.* C. A. BASSETT, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$4,664,480 37	Public funds,	$436,500 00
Earnings undivided,	47,254 54	Loans on public funds,	400 00
Guaranty fund,	91,000 00	Bank stock,	712,500 00
		Railroad bonds,	100,000 00
		Real estate,	45,000 00
		Real estate by foreclosure,	30,900 00
		Loans on real estate,	1,533,798 00
		Loans on personal security,	1,551,068 00
		Loans to counties, cities or towns,	103,000 00
		Deposit in banks, on interest,	226,411 39
		Expense account,	775 93
		Stocks (to secure indebtedness),	60,650 00
		Cash on hand,	1,731 59
	$4,802,734 91		$4,802,734 91

Loans on Public Funds: —

On $400 United States 4s, coupons,	$400 00

Invested in real estate (for banking purposes),	$45,000 00
Estimated value of the same,	45,400 00
Amount of real estate held by foreclosure,	30,900 00
Assessed value of the same,	30,850 00
Amount of income received from the same,	1,981 46
Amount of municipal tax on real estate,	1,403 00

Cash on Deposit in Banks, amount in each: —

Metacomet National Bank, Fall River,	$101,200 00
Fall River National Bank, Fall River,	100,000 00
National Bank of Redemption, Boston,	7,500 00
National Revere Bank, Boston,	2,600 00
Maverick National Bank, Boston,	111 39
Taunton National Bank, Taunton,	15,000 00

Whole amount of interest or profits received or earned,		$262,979 18
Rate and amount of each semi-annual dividend for previous year,	2½ per cent.,	106,769 59
	2½ per cent.,	110,544 93

Times for the dividends, fixed by the by-laws: first Monday in April and October.

The total amount of loans, with each specified rate of interest: $50,000, 4 per cent.; $50,000, 4¼ per cent; $113,900, 5 per cent.; $2,741,383, 5½ per cent; $232,433, 6 per cent.; $550, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	355	
Aggregate amount of the same,		463,166 00
Number of open accounts,	10,246	

Number and amount of deposits (including dividends) received for previous year,	25,877	$961,217 19
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	668	402,421 82
Number and amount of open accounts of $50 and less,	2,152	40,898 85
Number and amount of open accounts exceeding $50, and not more than $100,	914	65,790 09
Number and amount of open accounts exceeding $100, and not more than $200,	1,186	167,820 28
Number and amount of open accounts exceeding $200, and not more than $500,	1,903	635,956 46
Number and amount of open accounts of $1,000 or more,	1,988	2,320,369 36
Number and amount of open accounts to the credit of women, both adult and minor,	5,082	2,224,710 02
Number and amount of open accounts to the credit of guardians,	76	44,970 85
Number and amount of open accounts to the credit of religious and charitable associations,	73	39,293 23
Number and amount of open accounts in trust,	1,433	1,013,761 31
Number and amount of withdrawals,	6,449	639,106 36
Number of accounts opened the previous year,	1,781	
Number of accounts closed the previous year,	1,199	
Amount of expenses of the corporation during previous year,		10,609 51
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: July 7.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, registered,	$50,000	$57,000 00	$50,000 00
" " 4s, registered,	250,000	305,000 00	250,000 00
City bonds: —			
City of Boston 5s,	100,000	119,500 00	106,500 00
of Fall River 4s,	30,000	30,300 00	30,000 00
	$430,000	$511,800 00	$436,500 00

Bank Stock.

Fall River Nat'l Bank, Fall River,	$66,300	$82,875 00	$72,900 00
Metacomet Nat'l Bank, Fall River,	93,500	112,200 00	93,500 00
Massasoit Nat'l Bank, Fall River,	42,200	71,740 00	63,300 00
Second Nat'l Bank, Fall River,	15,000	18,750 00	15,000 00
Nat'l Union Bank, Fall River,	12,500	12,500 00	12,500 00
First Nat'l Bank, New Bedford,	50,000	66,500 00	55,000 00
Merchants' Nat'l B'k, New Bedford,	22,000	37,400 00	28,600 00
Nat'l Bank of Commerce, New Bedford,	42,000	51,660 00	46,200 00
First Nat'l Bank, Boston,	33,000	63,690 00	56,100 00
Second Nat'l Bank, Boston,	23,200	34,800 00	29,000 00
Eliot Nat'l Bank, Boston,	15,000	18,750 00	15,000 00
Faneuil Hall Nat'l Bank, Boston,	40,000	52,000 00	40,000 00
Howard Nat'l Bank, Boston,	30,000	36,600 00	30,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Merchants' Nat'l Bank, Boston, .	$16,000	$21,920 00	$18,400 00
Washington Nat'l Bank, Boston, .	20,000	26,200 00	22,000 00
Nat'l Hide and Leather Bank, Boston,	25,000	27,250 00	25,000 00
Nat'l B'k of North America, Boston,	40,000	43,600 00	40,000 00
Nat'l Revere Bank, Boston, . .	30,000	34,800 00	30,000 00
Nat'l Bank of Commerce, Boston, .	20,000	22,800 00	20,000 00
	$635,700	$836,035 00	$712,500 00

RAILROAD BONDS.

Fitchburg Railroad 5s, . . .	$15,000	$16,500 00	$15,000 00
Boston & Albany Railroad 6s, . .	85,000	101,150 00	85,000 00
	$100,000	$117,650 00	$100,000 00

FARMERS' AND MECHANICS' SAVINGS BANK — SOUTH FRAMINGHAM.

Incorporated, April 23, 1883.
Commenced business, June 4, 1883. } No. of corporators, 18.

WILLARD HOWE, *President.* GEORGE E. CUTLER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$12,956 07	Bank stock,	$669 00
Earnings undivided,	20 90	Loans on real estate,	5,900 00
Guaranty fund,	15 00	Loans on personal security,	2,100 00
		Deposit in bank, on interest,	2,622 53
		Fixture account,	100 00
		Cash on hand,	1,600 44
	$12,991 97		$12,991 97

Cash on Deposit in Bank: —

South Framingham National Bank, South Framingham,		$2,622 53
Whole amount of interest or profits received or earned,		$128 50
Rate and amount of each dividend for previous year: 1¼ per cent. (for three months),		90 39
Times for the dividends, fixed by the by-laws: first Tuesday in April and October.		
The total amount of loans, with each specified rate of interest: $8,000, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	10	
Aggregate amount of the same,		8,000 00
Number of open accounts,	95	
Number and amount of deposits (including dividends), received for previous year,	117	15,469 18
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	15	8,186 50
Number and amount of open accounts of $50 and less,	50	913 33
Number and amount of open accounts exceeding $50, and not more than $100,	12	1,152 99
Number and amount of open accounts exceeding $100, and not more than $200,	13	1,791 37
Number and amount of open accounts exceeding $200, and not more than $500,	10	3,339 63
Number and amount of open accounts of $1,000 or more,	2	2,025 00
Number and amount of open accounts to the credit of women, both adult and minor,	33	3,431 32
Number and amount of open accounts in trust,	8	2,590 10
Number and amount of withdrawals,	29	2,603 50
Number of accounts opened the previous year,	117	
Number of accounts closed the previous year,	22	
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: September 20.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Framingham Nat'l Bank, Framingham, ...	$200	$285 00	$285 00
Northborough Nat'l Bank, Northborough, ...	300	384 00	384 00
	$500	$669 00	$669 00

FITCHBURG SAVINGS BANK — FITCHBURG.

Incorporated February 12, 1846. Number of corporators, 56.

THORNTON K. WARE, *President.* CHARLES J. BILLINGS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$2,051,410 17	Public funds,	$152,265 50
Earnings undivided,	31,163 86	Bank stock,	218,546 00
Guaranty fund,	50,000 00	Loans on bank stock,	19,000 00
		Railroad bonds,	57,900 00
		Real estate,	150,000 00
		Real estate by foreclosure,	85,940 00
		Loans on real estate,	724,325 00
		Loans on personal security,	649,458 00
		Loans to counties, cities or towns,	37,000 00
		Deposit in banks, on interest,	36,324 65
		Expense account,	439 56
		Cash on hand,	1,375 32
	$2,132,574 03		$2,132,574 03

Loans on Bank Stock, amount on each: —

On 50 shares Fitchburg National Bank,	$5,000 00
On 163 shares Safety Fund National Bank,	14,000 00

Invested in real estate (for banking purposes),	$150,000 00
Estimated value of the same,	150,000 00
Amount of real estate held by foreclosure,	85,940 00
Assessed value of the same,	75,400 00
Amount of income received from the same,	6,779 00
Amount of municipal tax on real estate,	3,278 77

Cash on Deposit in Banks, amount in each: —

Maverick National Bank, Boston,	$25,048 19
Fitchburg National Bank, Fitchburg,	6,000 00
Westminster National Bank, Westminster,	5,000 00
Shawmut National Bank, Boston,	276 46

Whole amount of interest or profits received or earned,		$119,686 17
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	39,318 32
	2 per cent.,	39,655 74

Times for the dividends, fixed by the by-laws: January 1 and July 1.

The total amount of loans, with each specified rate of interest: $31,048.19, 3 per cent.; $155,043, 4 per cent.; $60,200, 4¼ per cent.; $30,000, 4½ per cent.; $125,000, 4¾ per cent.; $532,100, 5 per cent.; $25,000, 5¼ per cent.; $355,550, 5½ per cent.; $263,250, 6 per cent.; $86,298.50, 6½ per cent.; $8,007, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	239	
Aggregate amount of the same,		305,576 00
Amount of investments from which no income is received,		1,100 00
Number of open accounts,	5,429	

Number and amount of deposits (including dividends) received for previous year,	2,568	$365,563 42
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	278	162,465 00
Number and amount of open accounts of $50 and less,	1,404	17,289 00
Number and amount of open accounts exceeding $50, and not more than $100,	549	40,157 50
Number and amount of open accounts exceeding $100, and not more than $200,	750	107,335 62
Number and amount of open accounts exceeding $200 and not more than $500,	1,123	373,693 08
Number and amount of open accounts of $1,000 or more,	682	818,942 82
Number and amount of open accounts to the credit of women, both adult and minor,	2,965	1,075,133 54
Number and amount of open accounts to the credit of guardians,	51	21,596 20
Number and amount of open accounts to the credit of religious and charitable associations,	48	31,655 28
Number and amount of open accounts in trust,	258	165,544 10
Number and amount of withdrawals,	2,341	334,382 12
Number of accounts opened the previous year,	686	
Number of accounts closed the previous year,	679	
Amount of expenses of the corporation during previous year,		4,789 50
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: September 10.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	$50,000	$61,062 50	$50,000 00
City bonds: —			
City of Fitchburg,	50,000	57,500 00	46,625 00
of Bangor, Me.,	25,500	30,855 00	*30,900 00
of Norwich, Conn.,	17,000	22,950 00	17,935 00
of Portland, Me.,	5,000	5,900 00	4,662 50
of Augusta, Me.,	2,000	2,080 00	*2,143 00
	$149,500	$180,347 50	$152,265 50

Bank Stock.

Fitchburg Nat'l Bank, Fitchburg,	$15,300	$23,715 00	$16,736 00
Rollstone Nat'l Bank, Fitchburg,	11,300	18,080 00	12,210 00
Safety Fund Nat'l Bank, Fitchburg,	17,000	19,210 00	18,050 00
First Nat'l Bank, Leominster,	20,000	21,000 00	22,550 00
Townsend Nat'l Bank, Townsend,	500	650 00	500 00
Crocker Nat'l Bank, Turner's Falls,	20,000	26,000 00	20,000 00
City Nat'l Bank, Worcester,	10,000	12,000 00	10,000 00
Quinsigamond Nat'l B'k, Worcester,	3,000	3,450 00	3,000 00
Merchants' Nat'l Bank, Boston,	20,000	27,400 00	20,000 00
Howard Nat'l Bank, Boston,	15,000	18,300 00	15,000 00
Boston Nat'l Bank, Boston,	13,300	15,461 25	13,300 00

* This bank has been notified that these investments are illegal.

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
North Nat'l Bank, Boston, . .	$11,600	$14,529 00	$11,600 00
Nat'l Revere Bank, Boston, . .	15,000	17,512 50	15,000 00
Nat'l Hide and Leather B'k, Boston,	10,000	10,900 00	11,600 00
Nat'l B'k of North America, Boston,	6,600	7,227 00	6,600 00
Nat'l Bank of Commerce, New Bedford, ...	10,000	12,575 00	12,400 00
Citizens' Nat'l Bank, New Bedford, .	10,000	12,350 00	10,000 00
	$208,600	$260,359 75	$218,546 00

RAILROAD BONDS.

Agricultural Branch Railroad, .	$3,000	$3,000 00	$2,700 00
Fitchburg Railroad, ...	34,000	37,400 00	37,600 00
Vermont & Massachusetts Railroad,	16,000	17,600 00	17,600 00
	$53,000	$58,000 00	$57,900 00

FLORENCE SAVINGS BANK—FLORENCE.

Incorporated, 1873. No. of corporators, 39.

A. T. LILLY, *President.* MISS M. W. BOND, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$168,445 39	Real estate by foreclosure,	$59 18
Earnings undivided,	1,462 99	Loans on real estate,	93,436 69
Guaranty fund,	2,594 39	Loans on personal security,	52,326 30
		Deposit in bank, on interest,	25,670 90
		Expense account,	40 45
		Cash on hand,	969 25
	$172,502 77		$172,502 77

Amount of real estate held by foreclosure,	$59 18
Assessed value of the same,	75 00
Amount of municipal tax on real estate,	8 84

Cash on Deposit in Bank: —

Hampshire County National Bank,	$25,670 90

Whole amount of interest or profits received or earned,		$8,128 20
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	2,752 38
	2 per cent.,	2,956 64
Times for the dividends, fixed by the by-laws: second Tuesday in April and October.		
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 6½.		
The total amount of loans, with each specified rate of interest: $35,250, 5 per cent.; $110,512.99, 6 per cent.		
Number of outstanding loans which are of an amount exceeding $3,000 each,	129	
Aggregate amount of the same,		$106,762 99
Amount of investments from which no income is received,		59 18
Number of open accounts,	906	
Number and amount of deposits (including dividends), received for previous year,	1,252	61,738 66
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	33	16,683 94
Number and amount of open accounts of $50 and less,	396	6,090 20
Number and amount of open accounts exceeding $50, and not more than $100,	145	9,915 48
Number and amount of open accounts exceeding $100, and not more than $200,	111	15,381 06
Number and amount of open accounts exceeding $200, and not more than $500,	78	24,396 41
Number and amount of open accounts of $1,000 or more,	35	41,785 92
Number and amount of open accounts to the credit of women, both adult and minor,	452	81,065 76

Number and amount of open accounts to the credit of guardians,	2	$1,392 87
Number and amount of open accounts to the credit of religious and charitable associations,	10	1,097 33
Number and amount of open accounts in trust,	13	5,061 56
Number and amount of withdrawals,	579	34,300 10
Number of accounts opened the previous year,	172	
Number of accounts closed the previous year,	76	
Amount of expenses of the corporation during previous year,		1,057 65
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: Sept. 3.

FOXBOROUGH SAVINGS BANK—FOXBOROUGH.

Incorporated, 1855. No. of corporators, 62.

CHARLES W. HODGES, *President.* ELI PHELPS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$98,162 54	Public funds,	$5,000 00
Earnings undivided,	7,660 88	Bank stock,	9,450 00
Guaranty fund,	2,200 00	Railroad bonds,	5,000 00
		Real estate by foreclosure,	4,325 00
		Loans on real estate,	64,134 00
		Loans on personal security,	2,225 00
		Deposit in bank, on interest,	17,824 40
		Cash on hand,	65 02
	$108,023 42		$108,023 42

Amount of real estate held by foreclosure,		$4,325 00
Assessed value of the same,		4,080 00
Amount of income received from the same,		259 55
Amount of municipal tax on real estate,		62 28
Cash on Deposit in Bank: —		
Merchandise National Bank, Boston,		$17,824 40
Whole amount of interest or profits received or earned,		$5,349 22
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	1,774 30
	2 per cent.,	1,724 64
Times for the dividends, fixed by the by-laws: June and December.		
The total amount of loans, with each specified rate of interest: $51,094, 6 per cent.; $1,500, 6½ per cent.; $13,765, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	89	
Aggregate amount of the same,		62,359 00
Number of open accounts,	566	
Number and amount of deposits (including dividends) received for previous year,	215	29,939 96
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	28	14,934 73
Number and amount of open accounts of $50 and less,	236	3,161 58
Number and amount of open accounts exceeding $50, and not more than $100,	76	4,438 55
Number and amount of open accounts exceeding $100, and not more than $200,	92	13,360 95
Number and amount of open accounts exceeding $200, and not more than $500,	91	29,000 33
Number and amount of open accounts of $1,000 or more,	7	7,513 33
Number and amount of open accounts to the credit of women, both adult and minor,	288	46,808 90
Number and amount of open accounts to the credit of guardians,	4	995 54
Number and amount of open accounts to the credit of religious and charitable associations,	2	500 80

Number and amount of open accounts in trust, ...	48	$10,730 69
Number and amount of withdrawals, ...	290	24,089 55
Number of accounts opened the previous year, ...	80	
Number of accounts closed the previous year, ...	102	
Amount of expenses of the corporation during previous year, . . .		442 84
Amount of treasurer's bond, ...		13,000 00

Date of examination by commissioner: May 5.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds: —			
City of Fall River 6s, . . .	$2,000	$2,370 00	$2,000 00
of Keene, N. H., 4s, . . .	2,000	2,050 00	2,000 00
of Dover, N. H, 6s, . . .	1,000	1,160 00	1,000 00
	$5,000	$5,580 00	$5,000 00

Bank Stock.

Blackstone Nat'l Bank, Boston, .	$600	$604 50	$600 00
Boylston Nat'l Bank, Boston, . .	2,200	2,579 50	2,200 00
Faneuil Hall Nat'l Bank, Boston, .	800	1,042 00	800 00
Merchandise Nat'l Bank, Boston, .	3,000	2,970 00	*3,000 00
Nat'l Hide and Leather B'k, Boston,	1,500	1,635 00	1,500 00
Nat'l Webster Bank, Boston, . .	1,000	1,092 50	1,000 00
Nat'l B'k of Wrentham, Wrentham,	350	395 00	350 00
	$9,450	$10,318 50	$9,450 00

Railroad Bonds.

Vermont & Massachusetts R. R. 5s,	$5,000	$5,525 00	$5,000 00

* This bank was notified that this investment exceeded the legal limit, and it has since been reduced to the limit provided by statute.

FRAMINGHAM SAVINGS BANK—FRAMINGHAM.

Incorporated March, 1846. Number of corporators, 36.

L. F. Fuller, *President.* C. S. Adams, *Treasurer.*

Statement.

Liabilities.		Assets.	
Deposits,	$1,411,722 67	Public funds,	$197,800 00
Earnings undivided,	61,020 49	Bank stock,	166,000 00
Guaranty fund,	23,500 00	Loans on bank stock,	26,650 00
		Railroad bonds,	63,000 00
		Real estate by foreclosure,	33,150 00
		Loans on real estate,	844,097 57
		Loans on personal security,	82,549 08
		Expense account,	3,905 74
		Assessment on Nat'l B'k stock,	10,000 00
		Premium account,	17,666 00
		Safe vault, &c.,	2,000 00
		Cash on hand and in banks,	49,424 77
	$1,496,243 16		$1,496,243 16

Loans on Bank Stock, amount on each: —

On 90 shares Framingham National Bank, On 26 shares Bunker Hill National Bank,	$10,300 00
On 104 shares National Bank of Redemption, On 100 shares Boston National Bank,	15,000 00
On 6 shares Waltham National Bank,	600 00
On 8 shares Naumkeag National Bank, Salem,	750 00

Amount of real estate held by foreclosure,	$33,150 00
Assessed value of the same,	38,950 00
Amount of income received from the same,	2,412 80
Amount of municipal tax on real estate,	614 91

Cash on Deposit in Banks, amount in each: —

Framingham National Bank,	$17,286 75
South Framingham National Bank,	13,639 75

Whole amount of interest or profits received or earned,		$76,955 29
Rate and amount of each semi-annual dividend for previous year,	2½ per cent.,	30,782 62
	2½ per cent.,	31,462 34

Times for the dividends, fixed by the by-laws: first Saturday in May and November.

The total amount of loans, with each specified rate of interest: $15,000, 4 per cent.; $14,000, 5 per cent.; $924,296.65, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	558	
Aggregate amount of the same,		563,113 65
Amount of investments from which no income is received,		25,400 00
Number of open accounts,	5,442	
Number and amount of deposits (including dividends), received for previous year,	2,300	341,749 57

Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	254	$163,519 10
Number and amount of open accounts of $50 and less,	708	3,285 36
Number and amount of open accounts exceeding $50, and not more than $100,	351	2,913 31
Number and amount of open accounts exceeding $100, and not more than $200,	519	8,926 10
Number and amount of open accounts exceeding $200, and not more than $500,	2,201	601,466 10
Number and amount of open accounts of $1,000 or more,	544	604,921 60
Number and amount of open accounts to the credit of women, both adult and minor,	1,642	409,210 12
Number and amount of open accounts to the credit of guardians,	46	31,918 74
Number and amount of open accounts to the credit of religious and charitable associations,	8	7,525 13
Number and amount of open accounts in trust,	58	46,210 03
Number and amount of withdrawals,	1,678	244,345 48
Number of accounts opened the previous year,	700	
Number of accounts closed the previous year,	492	
Amount of expenses of the corporation during previous year,		3,905 74
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: September 20.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	$14,800	$17,000 00	$14,800 00
State, city and town bonds: —			
State of Maine,	1,000	1,000 00	1,000 00
City of Boston,	23,000	26,000 00	23,000 00
of Lowell,	20,000	21,200 00	20,000 00
of Worcester,	25,000	28,000 00	25,000 00
of Providence, R. I.,	30,000	33,500 00	30,000 00
of Lewiston, Me.,	9,000	12,000 00	9,000 00
of Portsmouth, N. H.,	2,000	2,100 00	2,000 00
of Keene, N. H.,	23,000	24,000 00	23,000 00
Town of Marlborough,	20,000	21,500 00	20,000 00
of Norwalk, Conn,	30,000	32,600 00	30,000 00
	$197,800	$218,900 00	$197,800 00

Bank Stock.

Atlas Nat'l Bank, Boston,	$600	$900 00	$600 00
Boston Nat'l Bank, Boston,	3,300	3,800 00	3,300 00
Blackstone Nat'l Bank, Boston,	1,900	2,200 00	1,900 00
Commerce Nat'l Bank, Boston,	11,900	15,500 00	11,900 00
Central Nat'l Bank, Boston,	10,000	8,000 00	10,000 00
Continental Nat'l Bank, Boston,	10,000	12,000 00	10,000 00
Eliot Nat'l Bank, Boston,	15,500	18,500 00	15,500 00
Framingham Nat'l Bank, Framingham,	3,200	4,800 00	3,200 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
So. Framingham Nat'l Bank, Framingham,	$10,000	$10,600 00	$10,000 00
First Nat'l Bank, Boston,	16,500	34,100 00	16,500 00
Freeman's Nat'l Bank, Boston,	3,000	3,700 00	3,000 00
Globe Nat'l Bank, Boston,	1,500	1,700 00	1,500 00
Hide and Leather Nat'l B'k, Boston,	18,000	21,000 00	18,000 00
Howard Nat'l Bank, Boston,	13,600	17,500 00	13,600 00
North America Nat'l B'k, Boston,	1,000	1,100 00	1,000 00
Market Nat'l Bank, Boston,	3,000	3,200 00	3,000 00
Mount Vernon Nat'l Bank, Boston,	8,500	10,600 00	8,500 00
Republic Nat'l Bank, Boston,	9,000	11,300 00	9,000 00
Second Nat'l Bank, Boston,	3,000	4,900 00	3,000 00
Shoe and Leather Nat'l B'k, Boston,	5,000	5,900 00	5,000 00
Traders' Nat'l Bank, Boston,	11,000	11,000 00	11,000 00
Webster Nat'l Bank, Boston,	6,500	7,200 00	6,500 00
	$166,000	$209,500 00	$166,000 00

RAILROAD BONDS.

Fitchburg Railroad,	$20,000	$23,000 00	$20,000 00
Boston & Lowell Railroad,	3,000	3,400 00	*3,000 00
Salem & Lowell Railroad,	20,000	23,200 00	*20,000 00
Newport & Richford Railroad,	20,000	21,200 00	20,000 00
	$63,000	$70,800 00	$63,000 00

* This bank has been notified that these investments are illegal.

FRANKLIN SAVINGS BANK — BOSTON.

Incorporated March, 1861. Number of corporators, 78.

OSMYN BREWSTER, *President.* HENRY WHITTEMORE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$3,407,022 73	Public funds, ...	$236,828 12
Earnings undivided, .	112,336 25	Loans on public funds, . .	1,000 00
Guaranty fund, . .	52,531 21	Bank stock, ...	79,617 83
Interest, . . .	15,674 78	Loans on bank stock, . .	7,000 00
		Real estate by foreclosure, .	196,640 53
		Loans on real estate, . .	2,238,865 80
		Loans on personal security, .	557,220 00
		Loans to counties, cities or towns, ...	196,975 00
		Deposit in banks, on interest, .	65,842 36
		Expense account, . . .	3,766 52
		Cash on hand, ...	3,808 81
	$3,587,564 97		$3,587,564 97

Loans on Public Funds: —

On $1,000 United States 4½s, ... $1,000 00

Loans on Bank Stock: —

On 22 shares Boylston National Bank, Boston,
On 26 shares New England National Bank, Boston,
On 20 shares Atlantic National Bank, Boston,
On 23 shares Exchange National Bank, Boston, ... $7,000 00

Amount of real estate held by foreclosure, ... $196,640 53
Assessed value of the same, ... 225,000 00
Amount of income received from the same, ... 10,734 37
Amount of municipal tax on real estate, ... 3,259 22

Cash on Deposit in Banks, amount in each: —

Boylston National Bank, Boston, ... $2,896 35
National Revere Bank, Boston, ... 62,946 01

Whole amount of interest or profits received or earned, ... $158,263 71
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 62,125 92; 2 per cent., 63,898 63
Times for the dividends, fixed by the by-laws: February 1st and August 1st.
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend, 5⅚.
The total amount of loans, with each specified rate of interest: $150,000, 4¼ per cent.; $492,000, 4½ per cent.; $20,000, 4¾ per cent.; $1,352,325.80, 5 per cent.; $176,400, 5½ per cent.; $491,310, 6 per cent.; $56,050, 6½ per cent; $66,000, 7 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 133
Aggregate amount of the same, ... 272,011 00

Amount of investments from which no income is received,		$14,921 38
Number of open accounts,	8,230	
Number and amount of deposits (including dividends) received for previous year,	6,237	771,179 18
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	605	350,317 69
Number and amount of open accounts of $50 and less,	1,894	33,691 31
Number and amount of open accounts exceeding $50, and not more than $100,	701	48,728 61
Number and amount of open accounts exceeding $100, and not more than $200,	959	136,853 09
Number and amount of open accounts exceeding $200, and not more than $500,	1,440	490,934 81
Number and amount of open accounts of $1,000 or more,	1,389	1,602,027 61
Number and amount of open accounts to the credit of women, both adult and minor,	2,539	1,181,952 41
Number and amount of open accounts to the credit of guardians,	59	23,647 46
Number and amount of open accounts to the credit of religious and charitable associations,	59	50,274 36
Number and amount of open accounts in trust,	1,899	654,157 06
Number and amount of withdrawals,	5,045	606,549 22
Number of accounts opened the previous year,	1,289	
Number of accounts closed the previous year,	1,136	
Amount of expenses of the corporation during previous year,		13,882 07
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: April 30.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	$225,000	$255,375 00	$236,828 12

Bank Stock.

Continental Nat'l Bank, Boston,	$23,500	$25,850 00	$22,237 75
Revere Nat'l Bank, Boston,	19,900	23,283 00	20,114 38
Atlas Nat'l Bank, Boston,	5,500	6,875 00	5,520 00
Second Nat'l Bank, Boston,	5,500	8,311 87	5,602 95
North Nat'l Bank, Boston,	14,600	18,140 50	14,067 00
Nat'l Webster Bank, Boston,	3,100	3,386 75	2,905 75
New England Nat'l Bank, Boston,	4,000	5,280 00	4,170 00
Third Nat'l Bank, Springfield,	5,000	8,000 00	5,000 00
	$81,100	$99,127 12	$79,617 83

FRANKLIN SAVINGS INSTITUTION — GREENFIELD.

Incorporated, 1834. Number of corporators, 21.

SAMUEL O. LAMB, *President.* WILLIAM H. ALLEN, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$2,862,782 29	Public funds,	$1,038,900 00
Earnings undivided,	36,225 75	Bank stock,	67,400 00
Guaranty fund,	46,650 00	Loans on bank stock,	43,682 91
		Railroad bonds,	132,500 00
		Real estate by foreclosure,	1,077 83
		Loans on real estate,	642,305 30
		Loans on personal security,	691,082 14
		Loans to counties, cities or towns,	142,191 00
		Deposit in banks, on interest,	182,845 36
		Expense account,	1,645 09
		Interest unpaid,	720 33
		Cash on hand,	1,308 08
	$2,945,658 04		$2,945,658 04

Loans on Bank Stock, amount on each: —

On 62 shares First National Bank, Northampton,	$5,389 63
On 10 shares City National Bank, Worcester,	800 00
On 10 shares Crocker National Bank, Turner's Falls,	1,000 00
On 21 shares City National Bank, Worcester, } On 28 shares Ware National Bank, Ware,	4,900 00
On 58 shares Franklin County National Bank, Greenfield,	5,750 00
On 5 shares Shelburne Falls National Bank, Shelburne Falls,	500 00
On 24 shares First National Bank, Greenfield.	2,700 00
On 10 shares First National Bank, Leominster,	300 00
On 50 shares North National Bank, Boston,	3,800 00
On 7 shares First National Bank, Greenfield, } On 10 shares Packard National Bank, Greenfield,	543 28
On 12 shares City National Bank, Gloucester,	1,000 00
On 65 shares National Hide and Leather Bank, Boston, } On 50 shares Railroad National Bank, Lowell,	10,000 00
On 70 shares of Railroad National Bank, Lowell,	7,000 00

Amount of real estate held by foreclosure,	$1,077 83
Assessed value of the same,	1,590 00
Amount of income received from the same,	236 63
Amount of municipal tax on real estate,	21 58

Cash on Deposit in Banks, amount in each: —

First National Bank, Greenfield,	$61,374 30
Hide and Leather National Bank, Boston,	50,641 27
Packard National Bank, Greenfield,	25,829 79
Athol National Bank, Athol,	5,000 00
City National Bank, Springfield,	40,000 00

Whole amount of interest or profits received or earned,		$152,477 37
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	55,346 55
	2 per cent.,	55,680 23
Times for the dividends, fixed by the by-laws: January 1 and July 1.		
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7.		
The total amount of loans, with each specified rate of interest: $180,191, 4½ per cent.; $75,000, 4¾ per cent.; $1,249,892.85, 5 per cent.; $14,177.50, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	496	
Aggregate amount of the same,		421,419 15
Number of open accounts,	6,891	
Number and amount of deposits (including dividends), received for previous year,	3,060	417,333 54
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	294	173,778 98
Number and amount of open accounts of $50 and less,	1,940	33,539 96
Number and amount of open accounts exceeding $50, and not more than $100,	609	44,458 97
Number and amount of open accounts exceeding $100, and not more than $200,	774	109,077 91
Number and amount of open accounts exceeding $200, and not more than $500,	1,178	388,436 73
Number and amount of open accounts of $1,000 or more,	1,169	1,421,325 78
Number and amount of open accounts to the credit of women, both adult and minor,	3,423	1,302,551 73
Number and amount of open accounts to the credit of guardians,	108	55,204 20
Number and amount of open accounts to the credit of religious and charitable associations,	65	29,317 80
Number and amount of open accounts in trust,	218	121,480 11
Number and amount of withdrawals,	3,053	374,116 59
Number of accounts opened the previous year,	665	
Number of accounts closed the previous year,	692	
Amount of expenses of the corporation during previous year,		4,749 59
Amount of treasurer's bond,		50,000 00
Date of examination by commissioner: September 4.		

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	$60,000	$68,850 00	$60,000 00
City and town bonds: —			
City of Nashua, N. H.,	75,000	96,000 00	75,000 00
of Worcester,	18,000	20,775 00	18,000 00
of Springfield,	34,000	46,554 00	34,000 00
of Lawrence,	30,000	38,200 00	30,000 00
of Fitchburg,	13,000	15,080 00	13,000 00
of Somerville,	35,000	36,064 00	35,000 00
of Boston,	72,000	88,386 00	72,000 00
of Lynn,	10,000	12,200 00	10,000 00
of Cambridge,	74,000	83,190 00	74,000 00

PUBLIC FUNDS — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Holyoke,	$45,000	$56,025 00	$45,000 00
of Lowell,	46,000	53,360 00	46,000 00
of Portland, Me.,	5,000	5,525 00	5,000 00
of Fall River,	70,000	76,885 00	70,000 00
of Brockton,	28,000	32,618 00	28,000 00
of Providence, R. I.,	125,000	157,666 00	125,000 00
of Taunton,	1,000	1,230 00	1,000 00
Town of Adams,	25,000	29,750 00	25,000 00
of Malden,	60,000	71,800 00	60,000 00
of Brookline,	101,400	116,960 00	101,400 00
of Everett,	25,000	29,250 00	25,000 00
of Amherst,	50,000	58,166 00	50,000 00
of Greenfield,	12,500	13,229 00	12,500 00
of Gill,	10,000	10,616 00	10,000 00
of Chicopee,	14,000	14,406 00	14,000 00
	$1,038,900	$1,232,785 00	$1,038,900 00

BANK STOCK.

First Nat'l Bank, Greenfield,	$9,800	$18,620 00	$9,800 00
First Nat'l Bank, Northampton,	4,900	6,270 00	4,900 00
Commerce Nat'l Bank, Boston,	15,300	17,518 00	15,300 00
Faneuil Hall Nat'l Bank, Boston,	500	651 00	500 00
Nat'l B'k of North America, Boston,	8,700	9,526 00	8,700 00
Nat'l Revere Bank, Boston,	12,500	14,593 00	12,500 00
Traders' Nat'l Bank, Boston,	1,500	1,241 00	1,500 00
Webster Nat'l Bank, Boston,	10,200	11,143 00	10,200 00
Pittsfield Nat'l Bank, Pittsfield,	3,000	4,680 00	3,000 00
Adams Nat'l Bank, North Adams,	1,000	1,450 00	1,000 00
	$67,400	$85,692 00	$67,400 00

RAILROAD BONDS.

Vermont & Massachusetts R. R. 7s,	$50,000	$68,167 00	$50,000 00
Boston & Albany Railroad 7s,	25,000	30,875 00	25,000 00
Eastern Railroad 6s,	57,500	64,687 00	57,500 00
	$132,500	$163,729 00	$132,500 00

GARDNER SAVINGS BANK — GARDNER.

Incorporated, 1868. Number of corporators, 81.

JOHN EDGELL, *President.* JOHN D. EDGELL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$768,960 01	Public funds, ...	$3,250 00
Earnings undivided, .	2,540 00	Bank stock, ...	103,200 00
Guaranty fund, . .	15,922 00	Loans on bank stock, . .	18,500 00
Interest, . . .	5,008 28	Railroad bonds, . . .	24,000 00
		Real estate by foreclosure, .	1,177 18
		Loans on real estate, . .	366,963 04
		Loans on personal security, .	155,581 14
		Loans to counties, cities or towns, ...	110,193 50
		Deposit in banks, on interest, .	3,135 00
		Expense account, . . .	183 29
		Cash in bank, ...	6,247 14
	$792,430 29		$792,430 29

Loans on Bank Stock, amount on each: —

On 142 shares First National Bank, Gardner, ...	$13,500 00
On 40 shares First National Bank, Winchendon, ...	4,000 00
On 10 shares Crocker National Bank, Turner's Falls, ...	1,000 00
Amount of real estate held by foreclosure, ...	$1,177 18
Assessed value of the same, ...	800 00
Amount of income received from the same, ...	25 00
Amount of municipal tax on real estate, ...	15 85

Cash on Deposit in Banks, amount in each: —

Pacific National Bank, Boston, ...	$3,135 00
First National Bank, Gardner, ...	6,247 14
Whole amount of interest or profits received or earned, ...	$39,655 87
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent.,	13,909 16
2 per cent.,	14,288 62

Times for the dividends, fixed by the by-laws: January 1 and July 1.

Average annual per cent. of dividends for the term ending at time of, and including last extra dividend: 4.

The total amount of loans, with each specified rate of interest: $6,750, 3½ per cent.; $80,000, 4 per cent.; $24,520, 4½ per cent.; $40,000, 5 per cent.; $393,421.18, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ...	520	
Aggregate amount of the same, ...		342,211 94
Number of open accounts, ...	2,553	
Number and amount of deposits (including dividends), received for previous year, ...	6,404	182,889 08
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ...	123	61,241 57
Number and amount of open accounts of $50 and less, . . .	873	13,707 66

Number and amount of open accounts exceeding $50, and not more than $100,	280	$20,125 89
Number and amount of open accounts exceeding $100, and not more than $200,	349	49,173 77
Number and amount of open accounts exceeding $200, and not more than $500,	497	165,660 48
Number and amount of open accounts of $1,000 or more,	196	230,718 89
Number and amount of open accounts to the credit of women, both adult and minor,	1,172	332,803 45
Number and amount of open accounts to the credit of guardians,	19	10,427 41
Number and amount of open accounts to the credit of religious and charitable associations,	10	5,238 66
Number and amount of open accounts in trust,	57	32,933 10
Number and amount of withdrawals,	1,108	146,324 66
Number of accounts opened the previous year,	400	
Number of accounts closed the previous year,	372	
Amount of expenses of the corporation during previous year,		1,869 53
Amount of treasurer's bond,		15,000 00

Date of examination by commissioner: August 3.

Public Funds.

	Per Value.	Estimated Markel Value.	Amount Invested.
United States 4s, 1907,	$1,100	$1,342 00	$1,100 00
" " 4½s, 1891,	1,150	1,299 50	1,150 00
City bond: —			
City of Bath, Me., municipal 6s, '85,	1,000	1,050 00	1,000 00
	$3,250	$3,691 50	$3,250 00

Bank Stock.

Mechanics' Nat'l Bank, Worcester,	$5,000	$6,000 00	$5,000 00
Citizens' Nat'l Bank, Worcester,	2,000	2,300 00	2,000 00
First Nat'l Bank, Gardner,	6,700	8,710 00	6,700 00
Orange Nat'l Bank, Orange,	10,000	12,000 00	10,000 00
Crocker Nat'l Bank, Turner's Falls,	10,000	12,000 00	10,000 00
Rollstone Nat'l Bank, Fitchburg,	2,900	4,640 00	2,900 00
Metropolitan Nat'l Bank, Boston,	600	690 00	600 00
Central Nat'l Bank, Boston,	1,000	675 00	1,000 00
Howard Nat'l Bank, Boston,	2,500	3,150 00	2,500 00
Boston Nat'l Bank, Boston,	12,500	14,500 00	12,500 00
Continental Nat'l Bank, Boston,	1,500	1,650 00	1,500 00
Merchandise Nat'l Bank, Boston,	5,000	4,950 00	5,000 00
State Nat'l Bank, Boston,	5,000	6,350 00	5,000 00
New England Nat'l Bank, Boston,	500	660 00	500 00
Mechanics' Nat'l Bank, Boston,	1,500	1,950 00	1,500 00
Merchants' Nat'l Bank, Boston,	2,000	2,740 00	2,000 00
Blackstone Nat'l Bank, Boston,	5,000	5,050 00	5,000 00
Everett Nat'l Bank, Boston,	500	565 00	500 00
Eliot Nat'l Bank, Boston,	5,000	6,250 00	5,000 00

BANK STOCK — CONCLUDED.

	Par Value.	Estimated Market Value.	Amount Invested.
Shoe and Leather Nat'l Bank, Boston,	$2,500	$2,250 00	$2,500 00
Hide and Leather Nat'l B'k, Boston,	5,000	5,450 00	5,000 00
Eagle Nat'l Bank, Boston, . .	1,100	1,190 00	1,100 00
Nat'l Exchange Bank, Boston, .	1,600	1,840 00	1,600 00
Nat'l Bank of the Republic, Boston,	5,000	6,450 00	5,000 00
Nat'l Bank of the Commonwealth, Boston, ...	5,000	5,500 00	5,000 00
First Nat'l Bank, Ashburnham, .	2,000	2,100 00	2,000 00
Miller's River Nat'l Bank, Athol, .	1,800	3,240 00	1,800 00
	$103,200	$122,850 00	$103,200 00

RAILROAD BONDS.

Boston & Albany Railroad 7s, .	$8,000	$9,740 00	$8,000 00
Boston & Maine Railroad 7s, . .	5,000	6,075 00	5,000 00
Boston & Lowell Railroad 5s, . .	10,000	10,500 00	*10,000 00
Boston, Revere B'ch & Lynn R. R. 6s,	1,000	1,100 00	1,000 00
	$24,000	$27,415 00	$24,000 00

* This bank was notified that this investment was illegal, and these bonds have since been disposed of.

GEORGETOWN SAVINGS BANK — GEORGETOWN.

Incorporated, 1868. Number of corporators, 61.

JEREMIAH P. JONES, *President.* ORLANDO B. TENNEY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$238,842 62	Public funds, ...	$19,000 00
Earnings undivided, .	1,640 36	Bank stock, ...	15,300 00
Guaranty fund, . .	4,700 00	Real estate by foreclosure, .	7,791 83
		Loans on real estate, . .	160,954 48
		Loans on personal security, .	21,574 20
		Loans to counties, cities or towns, ...	2,500 00
		Deposit in banks, on interest, .	15,190 13
		Cash on hand, ...	2,872 34
	$245,182 98		$245,182 98

Amount of real estate held by foreclosure, ...	$7,791 83
Assessed value of the same, ...	7,300 00
Amount of income received from the same, ...	737 19
Amount of municipal tax on real estate, ...	93 28
Cash on Deposit in Banks, amount in each: —	
Blackstone National Bank, Boston, ...	$15,190 13
Georgetown National Bank, Georgetown, ...	2,848 31
Whole amount of interest or profits received or earned, ...	$13,538 00
Rate and amount of each semi-annual dividend for previous year, ... 2½ per cent.,	5,018 06
2½ per cent.,	5,461 66
Times for the dividends, fixed by the by-laws: third Wednesday in April and October.	
The total amount of loans, with each specified rate of interest: $2,500, 5 per cent.; $1,000, 5½ per cent.; $109,085, 6 per cent.; $4,050, 6½ per cent.; $68,393.68, 7 per cent.	
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 196	
Aggregate amount of the same, ...	144,508 68
Number of open accounts, ... 777	
Number and amount of deposits (including dividends) received for previous year, ... 516	68,075 87
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 51	31,759 95
Number and amount of open accounts of $50 and less, ... 257	4,509 87
Number and amount of open accounts exceeding $50, and not more than $100, ... 76	5,188 10
Number and amount of open accounts exceeding $100, and not more than $200, ... 107	15,135 51
Number and amount of open accounts exceeding $200, and not more than $500, ... 138	47,649 63
Number and amount of open accounts of $1,000 or more, ... 59	71,834 08
Number and amount of open accounts to the credit of women, both adult and minor, ... 376	96,212 70

Number and amount of open accounts to the credit of guardians,	8	$2,757 02
Number and amount of open accounts to the credit of religious and charitable associations,	18	6,225 05
Number and amount of open accounts in trust,	19	13,639 11
Number and amount of withdrawals,	399	34,409 69
Number of accounts opened the previous year,	132	
Number of accounts closed the previous year,	63	
Amount of expenses of the corporation during the previous year,		879 71
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: May 12.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Bath, Me., 6s,	$2,500	$2,625 00	$2,500 00
of Bangor, Me., 6s,	2,000	2,160 00	2,000 00
of Bangor, Me., 7s,	2,000	2,200 00	2,000 00
of Belfast, Me., 6s,	6,000	6,100 00	6,000 00
of Portland, Me., 6s,	1,500	1,575 00	1,500 00
of Rockland, Me , 6s,	3,000	3,060 00	3,000 00
Town of Melrose 7s,	2,000	2,400 00	2,000 00
	$19,000	$20,120 00	$19,000 00

Bank Stock.

Georgetown Nat'l B'k, Georgetown,	$7,000	$7,000 00	$7,000 00
Columbian Nat'l Bank, Boston,	1,300	1,700 00	1,300 00
Market Nat'l Bank, Boston,	1,000	1,000 00	1,000 00
Manufacturers' Nat'l Bank, Boston,	3,000	3,000 00	3,000 00
State Nat'l Bank, Boston,	3,000	3,600 00	3,000 00
	$15,300	$16,300 00	$15,300 00

GRAFTON SAVINGS BANK — GRAFTON.

Incorporated March 13, 1869. No. of corporators, 50.

GEORGE K. NICHOLS, *President.* HENRY F. WING, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, ...	$185,910 94	Public funds, ...	$20,834 37
Earnings undivided. .	11,303 88	Bank stock, ...	37,410 99
Guaranty fund, . .	2,600 00	Loans on real estate, . .	50,110 00
		Loans on personal security, .	46,580 81
		Loans to counties, cities or towns, ...	37,132 22
		Cash in bank, ...	7,746 43
	$199,814 82		$199,814 82

Cash on Deposit in Bank: —

Grafton National Bank, ...	$7,746 43
Whole amount of interest or profits received or earned, ...	$8,941 43
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent.,	3,572 08
2 per cent.,	3,627 62

Times for the dividends, fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans with each specified rate of interest: $17,132.22, 4 per cent.; $35,500, 4½ per cent.; $17,575.81, 5 per cent.; $63,615.00, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ...	64	
Aggregate amount of the same, ...		62,698 81
Number of open accounts, ...	618	
Number and amount of deposits (including dividends) received for previous year, ...	345	36,786 00
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ...	24	13,305 00
Number and amount of open accounts of $50 and less, ...	185	3,405 34
Number and amount of open accounts exceeding $50, and not more than $100, ...	63	4,507 29
Number and amount of open accounts exceeding $100, and not more than $200, ...	74	10,377 73
Number and amount of open accounts exceeding $200, and not more than $500, ...	91	26,163 55
Number and amount of open accounts of $1,000 or more, ...	67	79,687 31
Number and amount of open accounts to the credit of women, both adult and minor, ...	244	68,980 18
Number and amount of open accounts to the credit of guardians, .	4	2,818 73
Number and amount of open accounts to the credit of religious and charitable associations, ...	3	2,269 49
Number and amount of open accounts in trust, ...	13	5,322 57
Number and amount of withdrawals, ...	250	22,912 56
Number of accounts opened the previous year, ...	90	

Number of accounts closed the previous year, ...	40	
Amount of expenses of the corporation during previous year. . . .		$100 00
Amount of treasurer's bond, ...		10,000 00

Date of examination by commissioner: July 17.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
U. S. bonds.	$20,000	$22,175 00	$20,834 37

BANK STOCK.

Redemption Nat'l Bank, Boston, .	$3,000	$3,855 00	$4,187 75
Revere Nat'l Bank, Boston, . .	3,000	3,562 50	3,814 00
State Nat'l Bank, Boston, . .	2,000	2,615 00	2,040 00
Shawmut Nat'l Bank, Boston,. .	1,000	1,162 50	1,222 75
Webster Nat'l Bank, Boston, . .	1,300	1,430 00	1,476 12
Howard Nat'l Bank, Boston, . .	1,500	1,830 00	1,744 50
North Nat'l Bank, Boston, . .	1,000	1,270 00	1,206 25
Market Nat'l Bank, Boston, . .	3,800	3,800 00	4,276 00
Traders' Nat'l Bank, Boston, . .	1,600	1,360 00	1,885 50
Massachusetts Nat'l Bank, Boston, .	500	565 00	677 12
City National Bank, Boston, . .	300	357 00	363 25
North America Nat'l Bank, Boston, .	2,800	3,080 00	3,200 25
Eliot Nat'l Bank, Boston, . .	1,000	1,296 50	1,230 00
Manufacturers' Nat'l Bank, Boston,	500	500 00	550 00
Fourth Nat'l Bank, Boston, . .	500	545 00	500 00
Spencer Nat'l Bank, Spencer, . .	1,000	1,100 00	1,000 00
First Nat'l Bank, Grafton, . .	1,300	1,495 00	1,462 50
Grafton Nat'l Bank, Grafton, . .	6,300	7,245 00	*6,575 00
	$32,400	$37,068 50	$37,410 99

* This bank has been notified that this investment exceeds the legal limit.

GREAT BARRINGTON SAVINGS BANK — GREAT BARRINGTON.

Incorporated, February 23, 1869. Number of corporators, 54.

EGBERT HOLLISTER, *President.* CHARLES J. TAYLOR, *Treasurer*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$254,435 74	Public funds,	$1,000 00
Earnings undivided,	16,231 95	Bank stock,	74,508 53
Guaranty fund,	4,358 41	Loans on bank stock,	1,271 16
		Real estate,	13,000 00
		Real estate by foreclosure,	106 20
		Loans on real estate,	110,481 11
		Loans on personal security,	49,804 16
		Deposit in banks, on interest,	18,106 03
		Expense account,	778 67
		Cash on hand and in bank,	5,970 24
	$275,026 10		$275,026 10

Loans on Bank Stock, amount on each: —

On 10 shares National Mahaiwe Bank,	$771 16
On 15 shares National Exchange Bank, Hartford, Conn.,	500 00
Invested in real estate (for banking purposes),	$13,000 00
Estimated value of the same,	13,000 00
Amount of real estate held by foreclosure,	106 20
Assessed value of the same,	*
Amount of municipal tax on real estate,	71 50

Cash on Deposit in Banks, amount in each: —

National Mahaiwe Bank,	$5,224 08
National Bank of Redemption, Boston,	18,106 03
Whole amount of interest or profits received,	$13,671 68
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	4,402 09
2 per cent.,	4,583 43

Times for the dividends, fixed by the by-laws: January and July.

The total amount of loans with each specified rate of interest: $161,556.43, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	135	
Aggregate amount of the same,		103,956 43
Amount of investments from which no income is received,		628 68
Number of open accounts,	1,284	
Number and amount of deposits (including dividends), received for previous year,	3,189	80,232 98
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	61	28,264 06
Number and amount of open accounts of $50 and less,	487	9,542 33
Number and amount of open accounts exceeding $50 and not more than $100,	170	12,044 88
Number and amount of open accounts exceeding $100, and not more than $200,	198	27,947 92

* Recently acquired; not separately assessed.

Number and amount of open accounts exceeding $200, and not more than $500,	272	$86,515 27
Number and amount of open accounts of $1,000 or more,	32	33,390 05
Number and amount of open accounts to the credit of women, both adult and minor,	676	124,519 87
Number and amount of open accounts to the credit of guardians,	10	4,837 46
Number and amount of open accounts to the credit of religious and charitable associations,	9	1,933 71
Number and amount of open accounts in trust,	33	5,831 48
Number and amount of withdrawals,	644	55,844 57
Number of accounts opened the previous year,	262	
Number of accounts closed the previous year,	198	
Amount of expenses of the corporation during previous year,		1,553 20
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: July 9.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	$1,000	$1,140 00	$1,000 00

Bank Stock.

Nat'l Mahaiwe B'k, Gt. Barrington,	$3,800	$4,940 00	$5,445 20
Lee Nat'l Bank, Lee,	5,110	6,205 00	6,152 00
Pittsfield Nat'l Bank, Pittsfield,	300	405 00	405 00
First National Adams Bank, Adams,	1,000	1,300 00	1,280 00
Housatonic Nat'l Bank, Stockbridge,	300	450 00	450 00
Faneuil Hall Nat'l Bank, Boston,	1,000	1,300 00	1,500 00
Suffolk Nat'l Bank, Boston,	1,300	1,560 00	1,703 00
Nat'l Bank of Redemption, Boston,	15,900	20,670 00	*23,104 13
Nat'l Bank of No. America, Boston,	4,200	4,620 00	4,835 25
Hamilton Nat'l Bank, Boston,	1,900	2,280 00	2,227 75
Atlantic Nat'l Bank, Boston,	1,000	1,500 00	1,345 00
New England Nat'l Bank, Boston,	7,600	10,108 00	*11,400 00
Shoe and Leather Nat'l B'k, Boston,	6,600	7,260 00	*9,248 50
Union Nat'l Bank, Boston,	1,400	1,960 00	2,020 20
Merchants' Nat'l Bank, Boston,	2,500	3,500 00	3,392 50
	$53,910	$68,058 00	$74,508 53

* This bank has been notified that these investments exceed the legal limit.

GREENFIELD SAVINGS BANK — GREENFIELD.

Incorporated, 1869. Number of corporators, 17.

NEWELL SNOW, *President.* ALBERT M. GLEASON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,037,899 86	Public funds,	$171,000 00
Earnings undivided,	1,618 17	Bank stock,	102,300 00
Guaranty fund,	16,250 00	Loans on bank stock,	13,300 00
		Railroad bonds,	20,500 00
		Real estate by foreclosure,	9,008 78
		Loans on real estate,	545,182 11
		Loans on personal security,	85,656 02
		Loans to counties, cities or towns,	9,471 88
		Deposit in banks, on interest,	44,119 04
		Expense account,	908 08
		Taxes,	60 00
		Interest due,	50 00
		Furniture and fixtures,	2,246 97
		Premiums paid,	51,381 06
		Cash on hand,	584 09
	$1,055,768 03		$1,055,768 03

Loans on Bank Stock, amount on each: —

On 88 shares Franklin County National Bank, Greenfield,	$7,100 00
On 6 shares First National Bank, Greenfield,	600 00
On 25 shares Conway Nat'l Bank, Conway,	2,500 00
On 16 shares Crocker National Bank, Turner's Falls,	1,600 00
On 10 shares Adams National Bank, North Adams,	1,000 00
On 5 shares First National Bank, Northampton,	500 00

Amount of real estate held by foreclosure,	$9,008 78
Assessed value of the same,	5,000 00
Amount of municipal tax on real estate,	60 00

Cash on Deposit in Banks, amount in each: —

Agawam National Bank, Springfield,	$25,000 00
Palmer National Bank, Palmer,	10,000 00
People's National Bank, Brattleborough,	5,000 00
Packard National Bank, Greenfield,	2,510 53
National Bank of Commerce, Boston,	1,608 51

Whole amount of interest or profits received or earned,		$50,848 33
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	19,150 36
	2 per cent.,	19,694 98

Times for the dividends, fixed by the by-laws: January 1 and July 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5.

The total amount of loans, with each specified rate of interest: $4,400, 4½ per cent.; $3,500, 4¾ per cent.; $5,000, 5¼ per cent.; $627,710.01, 5 per cent.; $13,000, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 400

Aggregate amount of the same,		$358,510 01
Amount of investments from which no income is received,		9,008 78
Number of open accounts,	2,493	
Number and amount of deposits (including dividends), received for previous year,	1,502	229,845 01
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	201	87,512 66
Number and amount of open accounts of $50 and less,	675	10,895 40
Number and amount of open accounts exceeding $50, and not more than $100,	183	13,196 67
Number and amount of open accounts exceeding $100, and not more than $200,	294	41,543 37
Number and amount of open accounts exceeding $200, and not more than $500,	423	141,899 64
Number and amount of open accounts of $1,000 or more,	428	509,144 44
Number and amount of open accounts to the credit of women, both adult and minor,	1,118	420,100 92
Number and amount of open accounts to the credit of guardians,	31	17,945 47
Number and amount of open accounts to the credit of religious and charitable associations,	23	9,909 18
Number and amount of open accounts in trust,	73	38,386 36
Number and amounts of withdrawals,	1,467	178,242 05
Number of accounts opened the previous year,	414	
Number of accounts closed the previous year,	444	
Amount of expenses of the corporation during previous year,		2,700 77
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: September 4.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Burlington, Vt.,	$25,000	$26,250 00	$26,250 00
of Springfield,	8,000	9,357 50	9,437 50
of Chicago, Ill.,	13,000	15,767 50	*15,767 50
of Milwaukee, Wis.,	20,000	25,900 00	25,900 00
Town of Rutland, Vt.,	40,000	42,000 00	40,000 00
of Pittsfield,	65,000	67,600 00	67,015 00
	$171,000	$186,875 00	$184,370 00

Bank Stock.

Market Nat'l Bank, Boston,	$1,800	$1,764 00	$2,180 12
Redemption Nat'l Bank, Boston,	5,200	6,682 00	7,006 50
Eliot Nat'l Bank, Boston,	4,200	5,250 00	4,850 32
Merchants' Nat'l Bank, Boston,	3,300	4,521 00	3,984 25
Hamilton Nat'l Bank, Boston,	3,500	4.095 00	4,204 20
Revere Nat'l Bank, Boston,	4,800	5,616 00	5,328 00
City Nat'l Bank, Boston,	600	720 00	641 89
Second Nat'l Bank, Boston,	1,000	1,510 00	1,557 50

* This bank has been notified that this investment is illegal, and these bonds have since been disposed of.

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Washington Nat'l Bank, Boston, .	$300	$396 00	$423 43
Metropolitan Nat'l Bank, Boston, .	3,000	3,465 00	3,100 00
Hide and Leather N'l Bank, Boston,	1,300	1,416 00	1,550 25
Chicopee Nat'l Bank, Springfield, .	300	513 00	510 00
Agawam Nat'l Bank, Springfield, .	5,000	6,750 00	6,660 00
Third Nat'l Bank, Springfield, .	11,000	20,350 00	19,617 50
City Nat'l Bank, Springfield, . .	4,500	5,500 00	4,900 00
First Nat'l Bank, Springfield, . .	5,000	8,200 00	7,500 00
First Nat'l Bank, Chicopee, . .	1,200	1,920 00	1,920 00
Holyoke Nat'l Bank, Holyoke, .	13,800	17,000 00	15,180 00
Hadley Falls Nat'l Bank, Holyoke,	1,400	2,394 00	2,380 00
Palmer Nat'l Bank, Palmer, . .	10,000	13,000 00	11,000 00
Conway Nat'l Bank, Conway, . .	4,000	5,200 00	4,509 00
Orange Nat'l Bank, Orange, . .	5,000	6,500 00	5,000 00
Athol Nat'l Bank, Athol, . .	3,700	4,200 00	3,806 00
First Nat'l Bank, Greenfield, . .	3,400	6,528 00	4,076 00
First Nat'l Bank, Westfield, . .	5,000	7,000 00	7,000 00
	$102,300	$140,490 00	$128,884 96

RAILROAD BONDS.

Eastern Railroad, ...	$10,500	$11,707 50	$9,600 00
Newport & Richford Railroad, Vt., .	10,000	10,500 00	10,400 00
	$20,500	$22,207 50	$20,000 00

GROVELAND SAVINGS BANK—GROVELAND.

Incorporated July 17, 1869. Number of corporators, 32.

MOSES FOSTER, *President.* N. H. GRIFFITH, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$43,967 91	Bank stock,	$3,869 00
Earnings undivided,	180 10	Railroad bonds,	4,000 00
Guaranty fund,	1,400 00	Real estate by foreclosure,	300 00
		Loans on real estate,	23,475 00
		Loans on personal security,	2,100 00
		Loans to counties, cities or towns,	4,000 00
		Deposit in bank, on interest,	7,000 00
		Cash on hand,	804 01
	$45,548 01		$45,548 01

Amount of real estate held by foreclosure,		$300 00
Assessed value of the same,		360 00
Amount of income received from the same,		1 00
Amount of municipal tax on real estate,		4 52
Cash on Deposit in Bank:—		
First National Bank, Merrimac,		$7,000 00
Whole amount of interest or profits received or earned,		$2,802 18
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	835 03
	2 per cent.,	847 43
Times for the dividends, fixed by the by-laws: April and October.		
The total amount of loans, with each specified rate of interest: $7,000, 4 per cent.; $4,000, 5 per cent.; $4,600, 6 per cent.; $21,125, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	44	
Aggregate amount of the same,		25,725 00
Number of open accounts,	176	
Number and amount of deposits (including dividends) received for previous year,	85	6,740 35
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	3	1,300 00
Number and amount of open accounts of $50 and less,	73	1,103 46
Number and amount of open accounts exceeding $50, and not more than $100,	17	1,145 66
Number and amount of open accounts exceeding $100, and not more than $200,	20	2,992 70
Number and amount of open accounts exceeding $200, and not more than $500,	29	9,357 45
Number and amount of open accounts of $1,000 or more,	13	14,485 80
Number and amount of open accounts to the credit of women, both adult and minor,	76	10,152 20
Number and amount of open accounts to the credit of guardians,	1	389 26
Number and amount of open accounts to the credit of religious and charitable associations,	1	234 87

Number and amount of withdrawals, ...	68	$4,440 12
Number of accounts opened the previous year, ...	12	
Number of accounts closed the previous year, ...	15	
Amount of expenses of the corporation during the previous year, . .		57 40
Amount of treasurer's bond, ...		5,000 00

Date of examination by commissioner: May 17.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Ward Nat'l Bank, Boston, .	$600	$720 00	$600 00
Fourth Nat'l Bank. Boston, . .	800	900 00	790 00
Manufacturers' Nat'l Bank, Boston,	1,300	1,300 00	1,319 00
Merchants' Nat'l B'k, Newburyport,	100	125 00	125 00
Mechanics' Nat'l B'k, Newburyport,	900	1,050 00	1,035 00
	$3,700	$4,095 00	$3,869 00

RAILROAD BONDS.

Boston & Maine Railroad, . .	$3,000	$3,700 00	$3,000 00
Fitchburg Railroad, ...	1,000	1,100 00	1,000 00
	$4,000	$4,800 00	$4,000 00

HAMPDEN SAVINGS BANK — SPRINGFIELD.

Incorporated, 1852. No. of corporators, 46.

ELIPHALET TRASK, *President.* PETER S. BAILEY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,756,059 03	Public funds,	$140,000 00
Earnings undivided,	15,140 76	Loans on public funds,	20,000 00
Guaranty fund,	30,200 00	Bank stock,	272,499 00
		Loans on bank stock,	46,700 00
		Loans on railroad stock,	1,500 00
		Real estate by foreclosure,	176,747 57
		Loans on real estate,	820,955 00
		Loans on personal security,	188,434 69
		Deposit in banks, on interest,	105,000 00
		Expense account,	1,878 94
		Loans on bank books,	200 00
		Cash on hand and in bank,	27,484 59
	$1,801,399 79		$1,801,399 79

Loan on Public Funds: —

On $20,000 United States 4½s,	$20,000 00

Loans on Bank Stock, amount on each: —

On 95 shares Agawam National Bank,	$8,100 00
On 15 shares John Hancock National Bank,	700 00
On 65 shares City National Bank,	6,500 00
On 50 shares Holyoke National Bank,	5,000 00
On 6 shares Saybrook National Bank,	500 00
On 8 shares Ware National Bank,	500 00
On 25 shares Third National Bank,	2,500 00
On 10 shares Chapin National Bank,	1,000 00
On 100 shares Chapin National Bank, / On 50 shares Merchants' National Bank, Boston,	15,000 00
On 25 shares Chapin National Bank, / On 30 shares City National Bank,	5,300 00
On 9 shares Chapin National Bank, / On 2 shares Chicopee National Bank, / On 5 shares Pynchon National Bank,	1,600 00

Loans on Railroad Stock: —

On 15 shares Connecticut River Railroad,	$1,500 00

Amount of real estate held by foreclosure,	$176,747 57
Assessed value of the same,	125,000 00
Amount of income received from the same,	8,223 00
Amount of municipal tax on real estate,	1,488 00

Cash on Deposit in Banks, amount in each: —

Agawam National Bank, Springfield,	$93,000 00
Chicopee National Bank, Springfield,	35,000 00

Whole amount of interest or profits received or earned,		$83,050 00
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	32,625 35
	2 per cent.,	33,260 00
Times for the dividends, fixed by the by-laws: February 15 and August 15.		
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7.		
The total amount of loans, with each specified rate of interest: $1,077,589, 5 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	221	
Aggregate amount of the same,		302,505 00
Amount of investments from which no income is received,		13,500 00
Number of open accounts,	3,644	
Number and amount of deposits (including dividends) received for the previous year,	2,871	420,018 63
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	274	165,804 00
Number and amount of open accounts of $50 and less,	597	12,283 00
Number and amount of open accounts exceeding $50, and not more than $100,	326	19,224 00
Number and amount of open accounts exceeding $100, and not more than $200,	447	60,539 00
Number and amount of open accounts exceeding $200, and not more than $500,	749	248,583 00
Number and amount of open accounts of $1,000 or more,	773	865,914 00
Number and amount of open accounts to the credit of women, both adult and minor,	1,109	471,898 00
Number and amount of open accounts to the credit of guardians,	29	19,190 00
Number and amount of open accounts to the credit of religious and charitable associations,	15	6,958 00
Number and amount of open accounts in trust,	73	50,427 00
Number and amount of withdrawals,	2,312	336,471 86
Number of accounts opened the previous year,	782	
Number of accounts closed the previous year,	665	
Amount of expenses of the corporation during previous year,		6,100 00
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: October 1.		

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$140,000	$171,000 00	$140,000 00

Bank Stock.

First Nat'l Bank, Chicopee,	$4,000	$6,800 00	$5,030 00
First Nat'l Bank, Boston,	2,800	5,600 00	2,800 00
Hide and Leather Nat'l B'k, Boston,	7,500	8,325 00	7,500 00
Hadley Falls Nat'l Bank, Holyoke,	4,000	6,800 00	4,732 00
Merchants' Nat'l Bank, Boston,	23,000	32,200 00	27,210 00
Monson Nat'l Bank, Monson,	2,000	3,000 00	2,200 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Commerce Nat'l Bank, Boston,	$7,500	$8,625 00	$10,865 00
Third Nat'l Bank, Springfield,	7,400	12,950 00	11,560 00
Revere Nat'l Bank, Boston,	7,500	8,775 00	7,500 00
Webster Nat'l Bank, Boston,	4,000	4,360 00	4,292 00
Ware Nat'l Bank, Ware,	7,500	9,375 00	10,050 00
Holyoke Nat'l Bank, Holyoke,	15,000	18,000 00	15,000 00
Hampshire Co. Nat'l B'k, Northampton,	4,100	5,125 00	4,100 00
Pynchon Nat'l Bank, Springfield,	6,500	11,375 00	10,985 00
First Nat'l Bank, Northampton,	3,000	4,200 00	3,000 00
First Nat'l Bank, Springfield,	5,000	8,000 00	6,525 00
Chapin Nat'l Bank, Springfield,	23,000	28,750 00	24,700 00
Suffolk Nat'l Bank, Boston,	3,700	4.440 00	4,500 00
Republic Nat'l Bank, Boston,	5,000	6,500 00	6,300 00
Continental Nat'l Bank, Boston,	5,000	5,500 00	5,300 00
Redemption Nat'l Bank, Boston,	5,000	6,500 00	6,700 00
Freeman's Nat'l Bank, Boston,	5,000	6,000 00	5,900 00
State Nat'l Bank, Boston,	5,000	6,400 00	5,900 00
North America Nat'l Bank, Boston,	5,000	5,500 00	5,700 00
Eliot Nat'l Bank, Boston,	5,000	6,250 00	6,100 00
Shawmut Nat'l Bank, Boston,	6,300	7,245 00	7,600 00
Agawam Nat'l Bank, Springfield,	49,000	63,700 00	*55,200 00
Franklin Co. Nat'l B'k, Greenfield,	5,000	5,250 00	5,250 00
	$232,800	$305,545 00	$272,499 00

* This bank was notified that this investment exceeded the legal limit, and the amount h a since been reduced.

HAMPSHIRE SAVINGS BANK — NORTHAMPTON.

Incorporated May, 1869. Number of corporators, 28.

LUTHER BODMAN, *President.* LEWIS WARNER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$660,552 01	Bank stock,	$166,503 42
Earnings undivided,	8,519 05	Real estate by foreclosure,	4,600 00
Guaranty fund,	9,525 00	Loans on real estate,	274,894 76
		Loans on personal security,	72,985 50
		Loans to counties, cities or towns,	2,000 00
		Deposit in banks, on interest,	155,987 10
		Expense account,	1,625 28
	$678,596 06		$678,596 06

Amount of real estate held by foreclosure,	$4,600 00
Assessed value of the same,	3,000 00
Amount of income received from the same,	264 00
Amount of municipal tax on real estate,	46 50
Cash on Deposit in Banks, amount in each: —	
Hampshire County National Bank, Northampton,	$129,987 10
Northampton National Bank, Northampton,	6,000 00
City National Bank, Springfield,	20,000 00
Whole amount of interest or profits received or earned,	$31,024 47
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	11,388 95
2 per cent.,	11,934 54
Times for the dividends, fixed by the by-laws: May 15 and November 15.	
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.	
The total amount of loans, with each specified rate of interest: $10,000, 4½ per cent.; $84,500, 5 per cent.; $255,380.26, 6 per cent.	
Number of outstanding loans which are of an amount not exceeding $3,000 each, 207	
Aggregate amount of the same,	191,105 26
Number of open accounts, 1,929	
Number and amount of deposits (including dividends), received for previous year, 1,357	191,597 68
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, 163	102,476 44
Number and amount of open accounts of $50 and less, 454	7,406 50
Number and amount of open accounts exceeding $50, and not more than $100, 175	11,730 11
Number and amount of open accounts exceeding $100, and not more than $200, 266	35,595 13
Number and amount of open accounts exceeding $200, and not more than $500, 396	130,622 95
Number and amount of open accounts of $1,000 or more, 245	282,881 16
Number and amount of open accounts to the credit of women, both adult and minor, 912	293,809 92

Number and amount of open accounts to the credit of guardians,	12	$4,817 00
Number and amount of open accounts to the credit of religious and charitable associations,	13	13,954 49
Number and amount of open accounts in trust,	95	46,835 63
Number and amount of withdrawals,	967	124,923 29
Number of accounts opened the previous year,	399	
Number of accounts closed the previous year,	251	
Amount of expenses of the corporation during previous year,		1,625 28
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: August 28.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Hampshire Co. N'l B'k, Northampt'n,	$19,700	$25,610 00	$19,700 00
Northampton N'l B'k, Northampt'n,	8,300	14,940 00	14,162 50
First Nat'l Bank, Northampton,	4,500	6,075 00	6,028 00
First Nat'l Bank, Easthampton,	11,000	14,300 00	13,750 00
John Hancock Nat'l B'k, Springfield,	3,400	4,420 00	3,898 00
Chicopee Nat'l Bank, Springfield,	500	800 00	800 00
Agawam Nat'l Bank, Springfield,	800	1,120 00	1,088 00
Mechanics' Nat'l Bank, Worcester,	2,800	3,854 00	3,749 00
Ware Nat't Bank, Ware,	1,200	1,624 00	1,624 00
Union Nat'l Bank, Weymouth,	1,300	1,560 00	1,592 50
First Nat'l Bank, Chicopee,	2,400	4,080 00	3,755 00
Blackstone Nat'l Bank, Boston,	2,200	2,266 00	3,247 50
North Nat'l Bank, Boston,	10,000	12,800 00	12,661 00
Howard Nat'l Bank, Boston,	3,300	4,026 00	3,695 00
Shawmut Nat'l Bank, Boston,	3,500	4,042 50	4,477 50
Hide and Leather Nat'l B'k, Boston,	3,200	3,584 00	3,797 00
Nat'l Bank of Commerce, Boston,	1,500	1,725 00	2,505 00
Tremont Nat'l Bank, Boston,	4,200	4,746 00	5,386 00
Continental Nat'l Bank, Boston,	3,500	4,025 00	4,030 00
Nat'l Bank of Republic, Boston,	800	1,140 00	1,032 00
Nat'l B'k of North America, Boston,	1,000	1,100 00	1,147 50
Market Nat'l Bank, Boston,	3,500	3,430 00	4,219 37
Mount Vernon Nat'l Bank, Boston,	700	868 00	896 00
Commonwealth Nat'l B'k, Boston,	4,000	4,520 00	4,635 00
Merchants' Nat'l Bank, Boston,	3,000	4,260 00	4,260 00
Atlantic Nat'l Bank, Boston,	900	1,368 00	1,221 75
Atlas Nat'l Bank, Boston,	3,300	4,224 00	3,902 75
Eliot Nat'l Bank, Boston,	3,600	4,500 00	4,640 00
Hamilton Nat'l Bank, Boston,	700	840 00	906 00
Massachusetts Nat'l Bank, Boston,	1,500	1,665 00	1,920 00
Suffolk Nat'l Bank, Boston,	3,000	3,660 00	3,870 00
Revere Nat'l Bank, Boston,	2,200	2,574 00	2,802 00
Shoe and Leather Nat'l B'k, Boston,	1,000	1,000 00	1,436 25
Globe Nat'l Bank, Boston,	4,400	4,664 00	5,651 87
Third National Bank, Boston,	3,000	3,030 00	3,600 93
Second Nat'l Bank, Boston,	5,000	7,650 00	7,900 00
Eagle Nat'l Bank, Boston,	1,200	1,320 00	1,476 00
Manufacturers Nat'l B'k, Boston,	1,000	1,010 00	1,040 00
	$131,100	$168,420 50	$166,503 42

HAVERHILL SAVINGS BANK — HAVERHILL.

Incorporated 1829. Number of corporators, 20.

GEORGE A. KIMBALL, *President.* A. B. JAQUES, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$3,696,669 93	Public funds,	$691,300 00
Earnings undivided,	20,830 64	Loans on public funds,	5,400 00
Guaranty fund,	73,020 12	Bank stock,	515,450 00
		Loans on bank stock,	46,900 00
		Railroad bonds,	96,000 00
		Loans on railroad bonds,	10,000 00
		Loans on railroad stock,	8,000 00
		Loans on real estate,	962,525 00
		Loans on personal security,	1,191,065 00
		Loans to counties, cities or towns,	10,000 00
		Deposit in banks, on interest,	247,139 00
		Expense account,	14 60
		Cash on hand,	6,727 09
	$3,790,520 69		$3,790,520 69

Loans on Public Funds, amount on each: —

On $2,400 United States bonds,	$2,400 00
On $3,000 City of Rockland, Me., bonds,	*3,000 00

Loans on Bank Stock, amount on each: —

On 216 shares Essex National Bank, Haverhill,	$19,800 00
On 153 shares First National Bank, Haverhill,	15,000 00
On 93 shares Haverhill National Bank, Haverhill,	7,400 00
On 10 shares Merrimack National Bank, Haverhill,	1,000 00
On 20 shares Shoe and Leather National Bank, Boston,	2,000 00
On 12 shares First National Bank, Merrimac,	1,200 00
On 10 shares National Bank, Methuen,	500 00

Loans on Railroad Bonds: —

On $10,000 Boston & Maine Railroad,	$10,000 00

Loans on Railroad Stock: —

On 81 shares Boston & Maine Railroad,	*$8,000 00

Cash on Deposit in Banks, amount in each: —

Haverhill National Bank, Haverhill,	$147,139 00
Merrimack National Bank, Haverhill,	50,000 00
First National Bank, Haverhill,	50,000 00

Whole amount of interest or profits received or earned,		$200,106 32
Rate and amount of each semi-annual dividend for previous year,	2½ per cent.,	86,691 34
	2 per cent.,	71,249 40

Times for the dividends fixed by the by-laws: third Wednesday in April and October.

The total amount of loans, with each specified rate of interest: $216,000, 4 per cent.; $567,000, 4½ per cent.; $50,000, 4⅝ per cent.; $130,000, 4¾ per cent.; $578,665, 5 per cent.; $33,000, 5½ per cent.; $874,225, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 486

* This bank has been notified that these loans are illegal.

Aggregate amount of the same,		$626,525 00
Amount of investments from which no income is received,		15,000 00
Number of open accounts,	10,474	
Number and amount of deposits (including dividends), received for previous year,	7,230	617,266 74
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	338	156,150 00
Number and amount of open accounts of $50 and less,	2,919	54,867 47
Number and amount of open accounts exceeding $50, and not more than $100,	1,131	78,543 79
Number and amount of open accounts exceeding $100, and not more than $200,	1,439	200,017 29
Number and amount of open accounts exceeding $200, and not more than $500,	1,921	628,679 43
Number and amount of open accounts of $1,000 or more,	1,303	1,614,038 21
Number and amount of open accounts to the credit of women, both adult and minor,	5,426	1,915,652 22
Number and amount of open accounts to the credit of guardians,	72	34,631 17
Number and amount of open accounts to the credit of religious and charitable associations,	107	91,958 11
Number and amount of open accounts in trust,	476	210,924 71
Number and amount of withdrawals,	5,796	492,971 07
Number of accounts opened the previous year,	1,514	
Number of accounts closed the previous year,	955	
Amount of expenses of the corporation during previous year,		10,087 78
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: October 23.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	$165,000	$197,325 00	$165,000 00
City and town bonds: —			
City of Haverhill,	86,500	91,087 50	86,500 00
of Portsmouth, N. H.,	51,500	59,225 00	51,500 00
of Fall River,	50,000	55,830 00	50,000 00
of Dover, N. H.,	46,300	53,245 00	46,300 00
of Cambridge,	40,000	42,850 00	40,000 00
of Nashua, N. H.,	35,000	39,200 00	35,000 00
of Somerville,	30,000	30,950 00	30,000 00
of Boston,	30,000	31,400 00	30,000 00
of Lawrence,	28,000	31,540 00	28,000 00
of Portland, Me.,	15,000	15,825 00	15,000 00
of Lynn,	15,000	17,775 00	15,000 00
of Charlestown,	10,000	10,900 00	10,000 00
of Manchester, N. H.,	5,000	5,050 00	5,000 00
Town of Brookline,	22,000	26,070 00	22,000 00
of Winthrop,	20,000	23,200 00	20,000 00
of Natick,	20,000	20,700 00	20,000 00
of Winchester,	13,000	13,325 00	13,000 00
of Bradford,	9,000	9,320 00	9,000 00
	$691,300	$774,817 50	$691,300 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Haverhill Nat'l Bank, Haverhill,	$37,500	$54,675 00	$37,500 00
Merrimack Nat'l Bank, Haverhill,	27,500	41,250 00	27,500 00
Essex Nat'l Bank, Haverhill,	16,700	20,040 00	16,700 00
First Nat'l Bank, Haverhill,	13,000	16,900 00	13,000 00
Andover Nat'l Bank, Andover,	3,200	4,064 00	3,200 00
Bay State Nat'l Bank, Lawrence,	3,750	5,500 00	3,750 00
First Nat'l Bank, Malden,	10,000	12,250 00	10,000 00
Methuen Nat'l Bank, Methuen,	10,000	11,250 00	10,000 00
Atlas Nat'l Bank, Boston,	20,000	25,000 00	20,000 00
Blackstone Nat'l Bank, Boston,	20,000	20,200 00	20,000 00
Boston Nat'l Bank, Boston,	26,700	30,972 00	26,700 00
Central Nat'l Bank, Boston,	5,000	3,362 00	5,000 00
Columbian Nat'l Bank, Boston,	5,000	6,450 00	5,000 00
Continental Nat'l Bank, Boston,	10,000	11,000 00	10,000 00
Eagle Nat'l Bank, Boston,	10,000	10,900 00	10,000 00
Eliot Nat'l Bank, Boston,	5,000	6,250 00	5,000 00
Everett Nat'l Bank, Boston,	5,000	5,550 00	5,000 00
Exchange Nat'l Bank, Boston,	15,000	16,900 00	15,000 00
Faneuil Hall Nat'l Bank, Boston,	10,000	13,000 00	10,000 00
First Nat'l Bank, Boston,	5,000	9,550 00	5,000 00
Fourth Nat'l Bank, Boston,	12,500	13,625 00	12,500 00
Globe Nat'l Bank, Boston,	10,000	10,300 00	10,000 00
Hamilton Nat'l Bank, Boston,	7,500	8,775 00	7,500 00
Howard Nat'l Bank, Boston,	15,000	18,300 00	15,000 00
Manufacturers' Nat'l Bank, Boston,	10,000	9,900 00	10,000 00
Maverick Nat'l Bank, Boston,	10,000	22,000 00	10,000 00
Nat'l Bank of No. America, Boston,	26,700	29,103 00	26,700 00
Nat'l Bank of Redemption, Boston,	25,400	32,512 00	25,400 00
Nat'l Bank of the Republic, Boston,	22,500	29,225 00	22,500 00
Nat'l City Bank, Boston,	15,000	17,850 00	15,000 00
Nat'l Hide and Leather B'k, Boston,	20,000	21,800 00	20,000 00
North Nat'l Bank, Boston,	15,000	18,750 00	15,000 00
Shawmut Nat'l Bank, Boston,	15,000	17,400 00	15,000 00
Shoe and Leather Nat'l B'k, Boston,	7,500	6,750 00	7,500 00
State Nat'l Bank, Boston,	5,000	6,400 00	5,000 00
Suffolk Nat'l Bank, Boston,	15,000	17,850 00	15,000 00
Third Nat'l Bank, Boston,	10,000	9,600 00	10,000 00
Traders' Nat'l Bank, Boston,	10,000	8,275 00	10,000 00
Webster Nat'l Bank, Boston,	5,000	5,450 00	5,000 00
	$515,450	$628,928 00	$515,450 00

RAILROAD BONDS.

Boston & Maine Railroad,	$75,000	$91,875 00	$75,000 00
Old Colony & Newport Railroad,	15,000	17,750 00	15,000 00
West Amesbury Branch Railroad,	6,000	7,140 00	6,000 00
	$96,000	$116,765 00	$96,000 00

HAYDENVILLE SAVINGS BANK—HAYDENVILLE.

Incorporated March 17, 1869. No. of corporators, 85.

ELNATHAN GRAVES, *President.* B. S. JOHNSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$222,422 02	Public funds, ...	$33,574 55
Earnings undivided, .	10,730 93	Bank stock.	19,404 00
Guaranty fund, . .	3,635 42	Railroad bonds, . . .	5,737 50
		Real estate by foreclosure, .	4,000 00
		Loans on real estate, . .	99,087 03
		Loans on personal security, .	52,760 14
		Loans to counties, cities or towns, ...	3,800 00
		Deposit in banks, on interest, .	17,688 27
		Expense account, . . .	340 79
		Cash on hand, ...	396 09
	$236,788 37		$236,788 37

Amount of real estate held by foreclosure, ...		$4,000 00
Assessed value of the same, ...		1,953 00
Amount of income received from the same, ...		184 74
Amount of municipal tax on real estate, ...		15 26
Cash on Deposit in Banks, amount in each:—		
Hampshire County National Bank, Northampton, ...		$11,726 91
First National Bank, Northampton, ...		631 14
Conway National Bank, Conway, ...		5,330 22
Whole amount of interest or profits received or earned, ...		$11,582 95
Rate and amount of each semi-annual dividend for previous year, ...	2 per cent,	4,175 56
	2 per cent.,	4,238 40
Times for the dividends fixed by the by-laws: second Tuesday in January and July.		
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $6\frac{5}{12}$.		
The total amount of loans, with each specified rate of interest: $2,500, $4\frac{3}{4}$ per cent.; $8,000, 5 per cent.; $5,100, $5\frac{1}{2}$ per cent.; $140,147.17, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each, ...	245	
Aggregate amount of the same, ...		139,947 17
Amount of investments from which no income is received, ...		9,395 45
Number of open accounts, ...	820	
Number and amount of deposits (including dividends), received for previous year, ...	567	63,017 25
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ...	56	29,245 44
Number and amount of open accounts of $50 and less, . . .	291	4,656 47
Number and amount of open accounts exceeding $50, and not more than $100, ...	71	3,913 91
Number and amount of open accounts exceeding $100, and not more than $200, ...	106	14,336 20

Number and amount of open accounts exceeding $200, and not more than $500,	152	$48,290 75
Number and amount of open accounts of $1,000 or more,	78	87,088 39
Number and amount of open accounts to the credit of women, both adult and minor,	305	68,871 16
Number and amount of open accounts to the credit of guardians,	10	2,846 14
Number and amount of open accounts in trust,	31	15,586 05
Number and amount of withdrawals,	504	52,275 66
Number of accounts opened the previous year,	135	
Number of accounts closed the previous year,	149	
Amount of expenses of the corporation during previous year,		1,292 22
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: August 29.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds: —			
City of Holyoke 7s,	$15,000	$18,537 50	$19,094 55
of Boston 5s,	2,000	2,053 34	2,055 00
of Charlestown 6s,	5,000	5,750 00	5,750 00
of Cambridge 6s,	5,000	5,575 00	5,575 00
of Chicago, Ill, 7s,	1,000	1,100 00	*1,100 00
	$28,000	$33,015 84	$33,574 55

Bank Stock.

Conway Nat'l Bank, Conway,	$6,900	$8,625 00	†$7,834 00
Southington Nat'l Bank, Southington, Conn,	5,800	6,380 00	5,935 00
First Nat'l Bank, Easthampton,	4,300	5,375 00	5,290 00
Hampshire Co. Nat'l B'k, Northampton,	300	360 00	345 00
	$17,300	$20,740 00	$19,404 00

Railroad Bonds.

Boston & Albany Railroad 7s,	$5,000	$6,100 00	$5,737 50

* This bank was notified that this investment was illegal, and these bonds have since been disposed of.

† This bank was notified that this investment exceeded the legal limit, and it has since been reduced to the limit provided by statute.

HINGHAM INSTITUTION FOR SAVINGS—HINGHAM.

Incorporated April 2, 1834. Number of corporators, 62.

DANIEL BASSETT, *President.* HENRY C. HARDING, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,710,045 64	Public funds,	$50,000 00
Earnings undivided,	16,059 26	Loans on public funds,	1,000 00
Guaranty fund,	30,000 00	Bank stock,	144,960 00
Suspense account,	306 08	Loans on bank stock,	200 00
		Railroad bonds,	45,000 00
		Loans on railroad stock,	500 00
		Real estate,	3,000 00
		Real estate by foreclosure,	79,336 45
		Loans on real estate,	821,666 13
		Loans on personal security,	532,400 00
		Loans to counties, cities or towns,	61,700 00
		Deposit in banks, on interest,	1,514 29
		Expense account,	2,411 05
		Loans on deposits,	50 00
		Manufacturing company stock to secure indebtedness,	3,300 00
		Cash on hand and in banks,	9,373 06
	$1,756,410 98		$1,756,410 98

Loans on Public Funds:—

On $1,000 U. S. 4s, ... $1,000 00

Loans on Bank Stock:—

On 10 shares Hingham National Bank, ... $200 00

Loans on Railroad Stock:—

On 6 shares Boston & Providence Railroad, ... $500 00

Invested in real estate (for banking purposes), ... $3,000 00
Estimated value of the same, ... 3,000 00
Amount of real estate held by foreclosure, ... 79,336 45
Assessed value of the same, ... 85,070 00
Amount of income received from the same, ... 6,335 56
Amount of municipal tax on real estate, ... 1,293 77

Cash on Deposit in Banks, amount in each:—

Shoe and Leather National Bank, Boston, ... $1,514 29
Webster National Bank, Boston, ... 5,553 67
Hingham National Bank, Hingham, ... 2,546 83

Whole amount of interest or profits received or earned, ... $94,136 17
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 33,112 81; 2 per cent., 33,484 35
Times for the dividends, fixed by the by-laws: first Tuesday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $4\frac{6}{10}$.

The total amount of loans, with each specified rate of interest: $17,000, 4 per cent.; $285,000, 4½ per cent.; $100,000, 4¾ per cent.; $30,000, 4⅞ per cent.; $530,050, 5 per cent.; $17,000, 5¼ per cent.; $10,000, 5½ per cent.; $323,988, 6 per cent.; $33,650, 6½ per cent.; $63,828, 7 per cent.; $3,350, $7\frac{3}{10}$ per cent.; $3,500, 7½ per cent.; $150, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	306	
Aggregate amount of the same,		$255,256 00
Amount of investments from which no income is received,		117 40
Number of open accounts,	3,740	
Number and amount of deposits (including dividends), received for previous year,	1,412	234,529 50
Number and amount of deposits of and exceeding $300 at any one time, for previous year,	129	79,789 55
Number and amount of open accounts of $50 and less,	784	16,775 95
Number and amount of open accounts exceeding $50, and not more than $100,	298	21,579 54
Number and amount of open accounts exceeding $100, and not more than $200,	491	65,085 54
Number and amount of open accounts exceeding $200, and not more than $500,	737	242,576 90
Number and amount of open accounts of $1,000 or more,	683	834,341 83
Number and amount of open accounts to the credit of women, both adult and minor,	1,701	748,763 51
Number and amount of open accounts to the credit of guardians,	25	10,882 62
Number and amount of open accounts to the credit of religious and charitable associations,	47	44,258 56
Number and amount of open accounts in trust,	593	213,955 27
Number and amount of withdrawals,	1,522	212,404 43
Number of accounts opened the previous year,	334	
Number of accounts closed the previous year,	324	
Amount of expenses of the corporation during previous year,		3,415 74
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: October 2.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds: —			
City of Boston 4s,	$50,000	$52,250 00	$50,000 00

Bank Stock.

Hingham Nat'l Bank, Hingham,	$12,460	$12,460 00	$12,460 00
Abington Nat'l Bank, Abington,	1,500	1,875 00	1,500 00
Brockton Nat'l Bank, Brockton,	2,000	2,160 00	2,000 00
Old Colony Nat'l Bank, Plymouth,	1,600	2,336 00	1,600 00
Union Nat'l Bank, Weymouth,	2,800	3,136 00	2,800 00
First National Bank, Chelsea,	3,000	3,600 00	3,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlantic Nat'l Bank, Boston,	$3,800	$5,776 00	$3,800 00
Atlas Nat'l Bank, Boston,	7,500	9,375 00	7,500 00
City Nat'l Bank, Boston,	5,400	6,426 00	5,400 00
Commerce Nat'l Bank, Boston,	8,200	9,389 00	8,200 00
Eagle Nat'l Bank, Boston,	10,000	10,962 50	10,000 00
First Nat'l Bank, Boston,	5,000	9,662 50	5,000 00
Globe Nat'l Bank, Boston,	4,000	4,160 00	4,000 00
Hamilton Nat'l Bank, Boston,	4,200	4,914 00	4,200 00
Market Nat'l Bank, Boston,	3,600	3,528 00	3,600 00
Massachusetts Nat'l Bank, Boston,	2,000	2,247 50	2,000 00
Merchants' Nat'l Bank, Boston,	7,500	10,275 00	7,500 00
New England Nat'l Bank, Boston,	2,000	2,640 00	2,000 00
North America Nat'l B'k, Boston,	8,000	8,740 00	8,000 00
Republic Nat'l Bank, Boston,	7,500	9,693 75	7,500 00
Revere Nat'l Bank, Boston,	11,200	13,076 00	11,200 00
Shoe and Leather Nat'l Bank, Boston,	6,500	5,882 50	6,500 00
State Nat'l Bank, Boston,	2,600	3,302 00	2,600 00
Suffolk Nat'l Bank, Boston,	3,600	4,320 00	3,600 00
Tremont Nat'l Bank, Boston,	8,000	8,800 00	8,000 00
Union Nat'l Bank, Boston,	5,000	7,212 50	5,000 00
Webster Nat'l Bank, Boston,	6,000	6,540 00	6,000 00
	$144,960	$172,489 25	$144,960 00

RAILROAD BONDS.

Boston & Albany Railroad 7s,	$10,000	$12,175 00	$10,000 00
Boston & Lowell Railroad 7s,	10,000	11,512 50	10,000 00
Boston & Maine Railroad 7s,	10,000	12,150 00	10,000 00
Old Colony Railroad 7s,	10,000	12,225 00	10,000 00
Eastern Railroad 6s,	5,000	5,575 00	5,000 00
	$45,000	$53,637 50	$45,000 00

HOLLISTON SAVINGS BANK — HOLLISTON.

Incorporated, 1872. No. of corporators, 50.

SETH THAYER, *President.* ORRIN THOMSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$394,900 58	Public funds,	$12,968 75
Earnings undivided,	10,130 42	Bank stock,	36,428 50
Guaranty fund,	6,200 00	Loans on bank stock,	5,600 00
		Railroad bonds,	6,400 00
		Real estate by foreclosure,	8,275 00
		Loans on real estate,	270,210 00
		Loans on personal security,	30,850 00
		Loans to counties, cities or towns,	12,540 00
		Loans on bank books,	840 00
		Deposit in banks, on interest,	17,510 61
		Holliston Mills stock, to secure indebtedness,	3,000 00
		Cash on hand,	6,608 14
	$411,231 00		$411,231 00

Loans on Bank Stock, amount on each: —

On 45 shares Holliston National Bank,	$3,600 00
On 35 shares Central National Bank,	2,000 00
Amount of real estate held by foreclosure,	$8,275 00
Assessed value of the same,	9,050 00
Amount of income received from the same,	308 00
Amount of municipal tax on real estate,	86 22

Cash on Deposit in Banks, amount in each: —

Holliston National Bank, Holliston,	$8,373 41
Maverick National Bank, Boston,	2,179 15
National Bank of the Commonwealth, Boston,	6,958 05
Whole amount of interest or profits received or earned,	$21,793 77
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	7,527 28
2 per cent.,	7,472 66

Times for the dividends, fixed by the by-laws: first Tuesday in June and December.

The total amount of loans, with each specified rate of interest: $4,000, 4 per cent.; $13,300, 4½ per cent.; $17,000, 5 per cent.; $1,400, 5½ per cent.; $319,200, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	255	
Aggregate amount of the same,		252,200 00
Amount of investments from which no income is received,		3,408 75
Number of open accounts,	1,230	
Number and amount of deposits (including dividends) received for previous year,	914	88,472 30
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	62	42,150 65

Number and amount of open accounts of $50 and less,	362	$6,560 95
Number and amount of open accounts exceeding $50, and not more than $100,	143	10,589 45
Number and amount of open accounts exceeding $100, and not more than $200,	160	22,830 88
Number and amount of open accounts exceeding $200, and not more than $500,	252	85,043 12
Number and amount of open accounts of $1,000 or more,	111	130,241 24
Number and amount of open accounts to the credit of women, both adult and minor,	656	207,168 14
Number and amount of open accounts to the credit of guardians,	16	7,355 19
Number and amount of open accounts to the credit of religious and charitable associations,	17	7,688 82
Number and amount of open accounts in trust,	20	8,279 33
Number and amount of withdrawals,	854	71,282 51
Number of accounts opened the previous year,	205	
Number of accounts closed the previous year,	141	
Amount of expenses of the corporation during previous year,		1,400 00
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: August 6.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, registered,	$4,000	$4,880 00	$4,000 00
State and city bonds: —			
State of New Hampshire 6s,	2,000	2,200 00	2,145 00
City of Lewiston, Me., 5s,	2,000	2,150 00	2,090 00
of Providence, R. I., 4½s,	1,000	1,075 00	1,033 75
of Worcester 6s,	4,000	4,650 00	3,700 00
	$13,000	$14,955 00	$12,968 75

Bank Stock.

Holliston Nat'l Bank, Holliston,	$12,800	$16,000 00	*$15,290 00
Traders' Nat'l Bank, Boston,	3,000	2,500 00	3,408 75
Old Boston Nat'l Bank, Boston,	2,000	2,500 00	2,470 00
Commonwealth Nat'l Bank, Boston,	1,700	1,880 00	1,530 00
Blackstone Nat'l Bank, Boston,	700	710 00	644 00
State Nat'l Bank, Boston,	2,400	3,072 00	2,727 00
Market Nat'l Bank, Boston,	1,400	1,372 00	1,365 00
Blue Hill Nat'l Bank, Milton,	1,500	1,725 00	1,383 75
Home Nat'l Bank, Brockton,	3,000	3,400 00	3,000 00
Franklin Nat'l Bank, Franklin,	1,400	1,610 00	1,610 00
South Framingham Nat'l B'k, Framingham,	3,000	3,200 00	3,000 00
	$32,900	$37,969 00	$36,428 50

* This bank was notified that this investment exceeded the legal limit, and it has since been reduced to the limit provided by statute.

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Salem & Lowell R. R., guaranteed,	$5,700	$6,400 00	*$6,400 00

* This bank has been notified that this investment is illegal.

HOLYOKE SAVINGS BANK — HOLYOKE.

Incorporated, 1855. Number of corporators, 95.

——— ———,* *President.* R. B. JOHNSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,550,696 20	Public funds,	$63,600 00
Earnings undivided,	38,781 80	Bank stock,	201,345 67
Guaranty fund,	26,000 00	Loans on bank stock,	18,700 00
		Railroad bonds,	90,000 00
		Loans on real estate,	871,500 00
		Loans on personal security,	223,172 00
		Loans to counties, cities or towns,	15,000 00
		Deposit in banks, on interest,	96,971 45
		Expense account,	1,626 81
		Premium,	3,000 00
		Cash on hand,	30,562 07
	$1,615,478 00		$1,615,478 00

Loans on Bank Stock, amount on each: —

On 152 shares Holyoke National Bank, Holyoke,	$14,300 00
On 25 shares City National Bank, Holyoke,	2,500 00
On 14 shares Hadley Falls National Bank, Holyoke,	1,300 00
On 6 shares Franklin County National Bank, Greenfield,	600 00

Cash on Deposit in Banks, amount in each: —

Maverick National Bank, Boston,	$4,650 39
First National Bank, Chicopee,	10,000 00
Chicopee National Bank, Springfield,	10,000 00
City National Bank, Holyoke,	10,000 00
Holyoke National Bank, Holyoke,	62,321 06

Whole amount of interest or profits received or earned,		$77,217 45
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	28,092 42
	2 per cent.,	28,351 97

Times for the dividends, fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: $46,600, 4½ per cent.; $996,622, 5 per cent.; $2,500, 5½ per cent.; $67,650, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	247	
Aggregate amount of the same,		311,900 00
Number of open accounts,	4,821	
Number and amount of deposits (including dividends) received for previous year,	8,006	509,622 39
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	262	144,876 00

* President deceased October 30, 1883.

Number and amount of open accounts of $50 and less,	1,303	$26,296 61
Number and amount of open accounts exceeding $50, and not more than $100,	588	43,172 82
Number and amount of open accounts exceeding $100, and not more than $200,	746	105,985 81
Number and amount of open accounts exceeding $200, and not more than $500,	940	310,493 56
Number and amount of open accounts of $1,000 or more,	506	575,875 33
Number and amount of open accounts to the credit of women, both adult and minor,	2,202	670,115 57
Number and amount of open accounts to the credit of guardians,	20	10,293 76
Number and amount of open accounts to the credit of religious and charitable associations,	15	8,233 37
Number and amount of open accounts in trust,	50	22,072 66
Number and amount of withdrawals,	4,259	444,702 54
Number of accounts opened the previous year,	1,167	
Number of accounts closed the previous year,	966	
Amount of expenses of the corporation during previous year,		4,302 80
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: August 14.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States coupon, 4s,	$700	$840 00	$700 00
" " " 4½s,	400	450 00	400 00
" " registered 6s,	10,000	13,000 00	10,000 00
City, town and State bonds: —			
City of Holyoke 7s and 6s,	6,500	7,400 00	6,500 00
of Chelsea 6s,	1,000	1,185 00	1,000 00
of Fall River 6s,	3,000	3,600 00	3,000 00
Town of Fair Haven, Vt., 5s,	1,000	1,035 00	1,000 00
City of Boston water 4s,	28,000	29,000 00	28,000 00
State of Massachusetts,	13,000	14,300 00	13,000 00
	$63,600	$70,810 00	$63,600 00

Bank Stock.

Holyoke Nat'l Bank, Holyoke,	$35,600	$44,500 00	$36,062 00
Hadley Falls Nat'l Bank, Holyoke,	15,600	24,960 00	22,815 67
Agawam Nat'l Bank, Springfield,	5,000	6,500 00	6,687 00
First Nat'l Bank, Springfield,	14,000	21,000 00	17,864 59
Second Nat'l Bank, Springfield,	5,000	9,000 00	9,302 00
Third Nat'l Bank, Springfield,	13,500	21,600 00	20,678 41
John Hancock Nat'l B'k, Springfield,	8,700	10,440 00	9,997 00
First Nat'l Bank, Northampton,	10,000	13,500 00	13,327 50
Northampt'n Nat'l B'k, Northampt'n,	7,600	12,160 00	11,670 00
Hampshire Co. Nat'l B'k, Northampton,	2,000	2,400 00	2,400 00
First Nat'l Bank, Easthampton,	4,200	5,040 00	4,910 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Railroad Nat'l Bank, Lowell, . .	$3,400	$4,220 00	$4,128 00
Townsend Nat'l Bank, Townsend, .	9,700	12,610 00	12,713 00
Shelburne Falls Nat'l Bank, Shelburne Falls, ...	300	405 00	369 50
Conway Nat'l Bank, Conway, . .	5,700	6,555 00	6,570 00
First Nat'l Bank, Westfield, . .	400	560 00	412 00
First Nat'l Bank, South Adams, .	2,200	2,860 00	2,800 00
Pittsfield Nat'l Bank, Pittsfield, .	1,100	1,540 00	1,139 00
Monson Nat'l Bank, Monson, . .	1,800	2,700 00	1,800 00
Franklin Co. Nat'l Bank, Greenfield,	5,000	5,000 00	5,000 00
First Nat'l Bank, Newburyport, .	1,000	1,400 00	1,500 00
Miller's River Nat'l Bank, Athol, .	800	1,440 00	800 00
Merrimack Nat'l Bank, Haverhill, .	100	165 00	165 00
First Nat'l Bank, Haverhill, . .	200	280 00	200 00
First Nat'l Bank, Chicopee, . .	2,000	3,000 00	2,000 00
Ware Nat'l Bank, Ware, . . .	1,100	1,320 00	1,100 00
Chicopee Nat'l Bank, Springfield, .	3,100	5,270 00	4,935 00
	$159,100	$220,425 00	$201,345 67

RAILROAD BONDS.

Nashua & Lowell Railroad 6s, .	$8,000	$8,800 00	$8,000 00
Connecticut River Railroad 4½s, .	50,000	50,000 00	50,000 00
Old Colony Railroad 6s, . . .	8,000	9,000 00	8,000 00
Boston, Revere B'ch & Lynn R. R. 6s,	5,000	5,750 00	5,000 00
Boston & Lowell Railroad 5s, . .	5,000	5,250 00	*5,000 00
Boston & Albany 6s, . . .	5,000	5,700 00	5,000 00
Boston & Maine Railroad 7s, . .	9,000	10,500 00	9,000 00
	$90,000	$95,000 00	$90,000 00

* This bank was notified that this investment was illegal, and these bonds have since been disposed of.

HOME SAVINGS BANK — BOSTON.

Incorporated, 1869. Number of corporators, 58.

CHARLES H. ALLEN, *President.* W. E. HOOPER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,822,276 45	Public funds,	$52,500 00
Earnings undivided,	181,409 42	Loans on public funds,	4,300 00
Guaranty fund,	25,000 00	Bank stock,	389,918 44
Suspense account,	2 50	Loans on bank stock,	9,200 00
		Loans on railroad bonds,	300 00
		Real estate by foreclosure,	148,252 50
		Loans on real estate,	918,845 00
		Loans on personal security,	408,800 00
		Loans to counties, cities or towns,	24,000 00
		Deposit in banks, on interest,	65,005 69
		Expense account,	1,027 11
		Cash on hand,	6,539 63
	$2,028,688 37		$2,028,688 37

Loans on Public Funds, amount on each: —

On $800 United States 4s,	$800 00
On $500 United States 4½s,	500 00
On $3,000 City of Charlestown (Boston) 6s,	3,000 00

Loans on Bank Stock, amount on each: —

On 32 shares Boylston National Bank, Boston,	$3,200 00
On 19 shares Bristol County National Bank, Taunton,	2,000 00
On 4 shares Taunton National Bank, Taunton,	
On 5 shares Old Boston National Bank, Boston,	4,000 00
On 2 shares Eagle National Bank, Boston,	
On 4 shares Traders' National Bank, Boston,	
On 5 shares Exchange National Bank, Boston,	
On 7 shares Shawmut National Bank, Boston,	
On 6 shares Commerce National Bank, Boston,	
On 2 shares Merchants' National Bank, Boston,	
On 3 shares Webster National Bank, Boston,	
On 3 shares Second National Bank, Boston,	
On 6 shares First National Bank, Yarmouth,	
On 8 shares Old Colony Railroad,	

Loan on Railroad Bonds: —

On $1,000 Eastern Railroad 6s,	*$300 00

Amount of real estate held by foreclosure,	$148,252 50
Assessed value of the same,	126,200 00
Amount of income received from the same,	7,036 47
Amount of municipal tax on real estate,	2,172 10

* This bank has been notified that this loan is illegal.

Cash on Deposit in Banks, amount in each: —

Central National Bank, Boston,		$32,131 20
Maverick National Bank, Boston,		32,874 49
Whole amount of interest or profits received or earned,		$104,041 79
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	34,027 44
	2 per cent.,	34,142 21
Times for the dividends, fixed by the by-laws: second Wednesday in April and October.		
The total amount of loans, with each specified rate of interest: $50,000, 4 per cent.; $39,000, 4½ per cent.; $25,000, 4¾ per cent.; $363,750, 5 per cent.; $205,900, 5½ per cent.; $492,595, 6 per cent.; $63,425, 6½ per cent.; $94,775, 7 per cent.; $24,250, 7½ per cent.; $6,750, 8 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	138	
Aggregate amount of the same,		218,860 00
Number of open accounts,	12,822	
Number and amount of deposits (including dividends) received for previous year,	5,174	452,762 04
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	307	165,588 01
Number and amount of open accounts of $50 and less,	8,274	52,809 66
Number and amount of open accounts exceeding $50, and not more than $100,	778	54,388 24
Number and amount of open accounts exceeding $100, and not more than $200,	923	124,857 72
Number and amount of open accounts exceeding $200 and not more than $500,	1,055	379,254 86
Number and amount of open accounts of $1,000 or more,	348	439,036 98
Number and amount of open accounts to the credit of women, both adult and minor,	4,307	585,668 17
Number and amount of open accounts to the credit of guardians,	48	14,479 49
Number and amount of open accounts to the credit of religious and charitable associations,	30	12,542 21
Number and amount of open accounts in trust,	1,116	276,276 82
Number and amount of withdrawals,	5,067	434,471 83
Number of accounts opened the previous year,	1,117	
Number of accounts closed the previous year,	1,434	
Amount of expenses of the corporation during previous year,		13,805 31
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: February 3.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, registered,	$52,500	$64,050 00	$52,500 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston,	$18,000	$22,500 00	$20,700 00
Blackstone Nat'l Bank, Boston,	8,100	8,201 25	8,856 00
Boston Nat'l Bank, Boston,	1,400	1,627 50	1,332 00
Columbian Nat'l Bank, Boston,	4,000	5,160 00	5,251 20
Eliot Nat'l Bank, Boston,	5,200	6,500 00	5,616 00
Everett Nat'l Bank, Boston,	7,000	7,918 75	7,875 00
First Nat'l Bank, Boston,	9,000	17,392 50	16,650 00
Freeman's Nat'l Bank, Boston,	9,800	11,613 00	10,584 00
Hide and Leather Nat'l B'k, Boston,	5,000	5,450 00	5,600 00
Howard Nat'l Bank, Boston,	12,800	15,616 00	13,908 87
Hamilton Nat'l Bank, Boston,	8,000	9,360 00	9,440 00
Market Nat'l B'k of Brighton, Boston,	5,000	7,012 50	4,981 50
Market Nat'l Bank, Boston,	15,000	14,700 00	15,900 00
Massachusetts Nat'l Bank,	5,000	5,618 75	5,500 00
Merchants' Nat'l Bank, Boston,	10,000	13,700 00	12,593 00
New England Nat'l Bank, Boston,	20,000	26,400 00	26,800 00
North Nat'l Bank, Boston,	20,000	25,050 00	23,400 00
North America Nat'l Bank, Boston,	5,000	5,462 50	5,400 00
Redemption Nat'l Bank, Boston,	11,300	14,520 50	14,690 00
Revere Nat'l Bank, Boston,	15,000	17,512 50	16,800 00
Republic Nat'l Bank, Boston,	18,000	23,265 00	22,564 87
Shawmut Nat'l Bank, Boston,	18,000	20,925 00	21,240 00
Second Nat'l Bank, Boston,	40,000	60,450 00	*56,000 00
Shoe and Leather Nat'l B'k, Boston,	8,200	7,421 00	9,676 00
Suffolk Nat'l Bank, Boston,	4,000	4,800 00	4,840 00
Tremont Nat'l Bank, Boston,	18,200	20,020 00	20,020 00
Union Nat'l Bank, Boston,	10,000	14,425 00	13,600 00
Webster Nat'l Bank, Boston,	5,000	5,456 25	5,100 00
Dedham Nat'l Bank, Dedham,	5,000	6,000 00	5,000 00
	$321,000	$404,078 00	$389,918 44

* This bank has been notified that this investment exceeds the legal limit.

Cash on Deposit in Banks, amount in each: —

Central National Bank, Boston,		$32,131 20
Maverick National Bank, Boston,		32,874 49
Whole amount of interest or profits received or earned,		$104,041 79
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	34,027 44
	2 per cent.,	34,142 21
Times for the dividends, fixed by the by-laws: second Wednesday in April and October.		
The total amount of loans, with each specified rate of interest: $50,000, 4 per cent.; $39,000, 4½ per cent.; $25,000, 4¾ per cent.; $363,750, 5 per cent.; $205,900, 5½ per cent.; $192,595, 6 per cent.; $63,425, 6½ per cent.; $94,775, 7 per cent.; $24,250 ½ per cent.; $6,750, 8 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	138	
Aggregate amount of the same,		218,860 00
Number of open accounts,	12,822	
Number and amount of deposits (including dividends) received for previous year,	5,174	452,762 04
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	307	165,588 01
Number and amount of open accounts of $50 and less,	8,274	52,809 66
Number and amount of open accounts exceeding $50, and not more than $100,	778	54,388 24
Number and amount of open accounts exceeding $100, and not more than $200,	923	124,857 72
Number and amount of open accounts exceeding $200 and not more than $500,	1,055	379,254 86
Number and amount of open accounts of $1,000 or more,	348	439,036 98
Number and amount of open accounts to the credit of women, both adult and minor,	4,307	585,668 17
Number and amount of open accounts to the credit of guardians,	48	14,479 49
Number and amount of open accounts to the credit of religious and charitable associations,	30	12,542 21
Number and amount of open accounts in trust,	1,116	276,276 82
Number and amount of withdrawals,	5,067	434,471 83
Number of accounts opened the previous year,	1,117	
Number of accounts closed the previous year,	1,434	
Amount of expenses of the corporation during previous year,		13,805 31
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: February 3.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, registered,	$52,500	$64,050 00	$52,500 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston,	$18,000	$22,500 00	$20,700 00
Blackstone Nat'l Bank, Boston,	8,100	8,201 25	8,856 00
Boston Nat'l Bank, Boston,	1,400	1,627 50	1,332 00
Columbian Nat'l Bank, Boston,	4,000	5,160 00	5,251 20
Eliot Nat'l Bank, Boston,	5,200	6,500 00	5,616 00
Everett Nat'l Bank, Boston,	7,000	7,918 75	7,875 00
First Nat'l Bank, Boston,	9,000	17,392 50	16,650 00
Freeman's Nat'l Bank, Boston,	9,800	11,613 00	10,584 00
Hide and Leather Nat'l B'k, Boston,	5,000	5,450 00	5,600 00
Howard Nat'l Bank, Boston,	12,800	15,616 00	13,908 87
Hamilton Nat'l Bank, Boston,	8,000	9,360 00	9,440 00
Market Nat'l B'k of Brighton, Boston,	5,000	7,012 50	4,981 50
Market Nat'l Bank, Boston,	15,000	14,700 00	15,900 00
Massachusetts Nat'l Bank,	5,000	5,618 75	5,500 00
Merchants' Nat'l Bank, Boston,	10,000	13,700 00	12,593 00
New England Nat'l Bank, Boston,	20,000	26,400 00	26,800 00
North Nat'l Bank, Boston,	20,000	25,050 00	23,400 00
North America Nat'l Bank, Boston,	5,000	5,462 50	5,400 00
Redemption Nat'l Bank, Boston,	11,300	14,520 50	14,690 00
Revere Nat'l Bank, Boston,	15,000	17,512 50	16,800 00
Republic Nat'l Bank, Boston,	18,000	23,265 00	22,564 87
Shawmut Nat'l Bank, Boston,	18,000	20,925 00	21,240 00
Second Nat'l Bank, Boston,	40,000	60,450 00	*56,000 00
Shoe and Leather Nat'l B'k, Boston,	8,200	7,421 00	9,676 00
Suffolk Nat'l Bank, Boston,	4,000	4,800 00	4,840 00
Tremont Nat'l Bank, Boston,	18,200	20,020 00	20,020 00
Union Nat'l Bank, Boston,	10,000	14,425 00	13,600 00
Webster Nat'l Bank, Boston,	5,000	5,456 25	5,100 00
Dedham Nat'l Bank, Dedham,	5,000	6,000 00	5,000 00
	$321,000	404,078 00	$389,918 44

* This bank has been notified that this investment exceeds the legal limit.

HOOSAC SAVINGS BANK—NORTH ADAMS.

Incorporated 1871. Number of corporators, 42.

O. A. ARCHER, *President.* C. H. INGALLS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$188,573 18	Public funds,	$7,805 00
Earnings undivided,	1,587 38	Bank stock,	11,120 00
Guaranty fund,	1,949 75	Real estate by foreclosure,	7,927 43
		Loans on real estate,	108,141 36
		Loans on personal security,	52,022 04
		Expense account,	621 07
		Property account,	443 64
		Cash on hand and in bank,	4,029 77
	$192,110 31		$192,110 31

Amount of real estate held by foreclosure,		$7,927 43
Assessed value of the same,		6,300 00
Amount of income received from the same,		650 00
Amount of municipal tax on real estate,		114 95
Cash on Deposit in Bank:—		
Berkshire National Bank,		$3,548 62
Whole amount of interest or profits received or earned,		$10,760 26
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	2,936 20
	2 per cent.,	3,057 15
Times for the dividends, fixed by the by-laws: June 1st and December 1st.		
The total amount of loans, with each specified rate of interest: $34,400, 5 per cent.; $7,000, 5½ per cent.; $118,763.40, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	60	
Aggregate amount of the same,		74,317 40
Number of open accounts,	881	
Number and amount of deposits (including dividends) received for previous year,	737	82,543 13
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	76	45,675 16
Number and amount of open accounts of $50 and less,	392	4,726 78
Number and amount of open accounts exceeding $50, and not more than $100,	90	6,595 78
Number and amount of open accounts exceeding $100, and not more than $200,	91	12,551 70
Number and amount of open accounts exceeding $200, and not more than $500,	136	43,095 55
Number and amount of open accounts of $1,000 or more,	62	63,912 63
Number and amount of open accounts to the credit of women, both adult and minor,	346	81,941 23
Number and amount of open accounts to the credit of guardians,	2	415 59
Number and amount of open accounts to the credit of religious and charitable associations,	9	961 56

Number and amount of open accounts in trust,	2	$205 69
Number and amount of withdrawals,	496	57,858 50
Number of accounts opened the previous year,	182	
Number of accounts closed the previous year,	127	
Amount of expenses of the corporation during previous year,		1,260 97
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: July 11.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Town bonds: —			
Town of Pawtucket, R. I., 5s,	$7,000	$7,805 00	$7,805 00

BANK STOCK.

Adams Nat'l Bank, North Adams,	$700	$1,000 00	$840 00
Berkshire Nat'l Bank, No. Adams,	8,800	10,648 00	*10,280 00
	$9,500	$11,648 00	$11,120 00

* This bank has been notified that this investment exceeds the legal limit.

HOPKINTON SAVINGS BANK—HOPKINTON.

Incorporated March 23, 1867. Number of corporators, 29.

ALVAN A. SWEET, *President.* EDWARD D. BLISS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$279,938 65	Public funds,	$33,993 75
Earnings undivided,	6,484 27	Bank stock,	60,567 74
Guaranty fund,	6,722 40	Loans on bank stock,	450 00
		Railroad bonds,	78,740 00
		Real estate by foreclosure,	2,580 33
		Loans on real estate,	105,033 30
		Loans on personal security,	9,250 00
		Deposit in bank, on interest,	1,988 49
		Cash on hand,	541 71
	$293,145 32		$293,145 32

Loans on Bank Stock:—

On 5 shares Hopkinton National Bank,	$450 00

Amount of real estate held by foreclosure,	$2,580 33
Assessed value of the same,	3,225 00
Amount of income received from the same,	216 00
Amount of municipal tax on real estate,	44 00

Cash on Deposit in Bank:—

Hopkinton National Bank,	$1,988 49

Whole amount of interest or profits received or earned,		$19,469 25
Rate and amount of each semi-annual dividend for previous year,	1½ per cent.,	4,216 08
	1½ per cent.,	4,076 51
Times for the dividends fixed by the by-laws: May 1 and November 1.		
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 6½.		
The total amount of loans, with each specified rate of interest: $114,733.30, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	190	
Aggregate amount of the same,		90,533 30
Amount of investments from which no income is received,		2,000 00
Number of open accounts,	985	
Number and amount of deposits (including dividends), received for previous year,	551	52,465 33
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	27	15,656 00
Number and amount of open accounts of $50 and less,	243	5,391 05
Number and amount of open accounts exceeding $50, and not more than $100,	88	6,600 78
Number and amount of open accounts exceeding $100, and not more than $200,	125	18,162 83

Number and amount of open accounts exceeding $200, and not more than $500,	174	$56,003 61
Number and amount of open accounts of $1,000 or more,	64	102,369 44
Number and amount of open accounts to the credit of women, both adult and minor,	373	119,124 74
Number and amount of open accounts to the credit of guardians,	10	4,232 45
Number and amount of open accounts in trust,	22	14,081 08
Number and amount of withdrawals,	548	66,810 96
Number of accounts opened the previous year,	92	
Number of accounts closed the previous year,	119	
Amount of expenses of the corporation during previous year,		1,053 21
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: August 6.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Portland, Me.,	$6,000	$7,355 00	$6,002 50
of Belfast, Me.,	5,500	5,665 00	5,686 25
of Bangor, Me.,	10,000	12,000 00	*11,487 50
of Rockland, Me.,	2,000	2,000 00	2,060 00
Town of Pawtucket, R. I.,	8,000	8,700 00	8,757 50
	$31,500	$35,720 00	$33,993 75

Bank Stock.

Shawmut Nat'l Bank, Boston,	$9,000	$10,462 50	†$11,023 74
Hide and Leather Nat'l B'k, Boston.	1,300	1,417 00	1,404 00
Redemption Nat'l Bank, Boston,	5,000	6,425 00	6,990 00
Faneuil Hall Nat'l Bank, Boston,	1,500	1,950 00	1,965 00
Republic Nat'l Bank, Boston,	1,500	1,938 75	1,980 00
Continental Nat'l Bank, Boston,	5,000	5,506 00	5,930 00
Revere Nat'l Bank, Boston,	3,800	4,446 00	4,607 50
Atlas Nat'l Bank, Boston,	6,100	7,625 00	7,505 00
North Nat'l Bank, Boston,	4,000	5,010 00	5,355 00
Everett Nat'l Bank, Boston,	2,500	2,775 00	2,975 00
Exchange Nat'l Bank, Salem,	1,000	1,190 00	1,500 00
Pacific Nat'l Bank, Boston, including assessment,	10,000	–	2,000 00
Atlantic Nat'l Bank, Boston,	5,000	7,500 00	6,832 50
Natick Nat'l Bank, Natick,	500	573 00	500 00
	$56,200	$56,818 25	$60,567 74

* This bank has been notified that a part of this investment is illegal.

† This bank has been notified that this investment exceeds the legal limit.

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell Railroad, . .	$5,000	$5,460 00	*$5,460 00
Boston & Maine Railroad, . .	5,000	6,100 00	5,185 00
Old Colony Railroad, . . .	8,000	9,840 00	8,415 00
Fitchburg Railroad, ...	8,000	9,190 00	8,597 50
Boston, Clinton & Fitchburg R. R.,	7,000	7,840 00	7,790 00
Boston, Revere Beach & Lynn R.R.,	10,000	11,100 00	11,442 50
Salem & Lowell Railroad, . .	10,000	11,000 00	*10,975 00
Newport & Richford Railroad, .	10,000	10,100 00	10,500 00
Nashua & Lowell Railroad, . .	10,000	10,600 00	10,375 00
	$73,000	$81,230 00	$78,740 00

* This bank was notified that these investments were illegal, and the Boston & Lowell Railroad bonds have since been disposed of.

HUDSON SAVINGS BANK—HUDSON.

Incorporated, February 26, 1869. Number of corporators, 43.

EDMUND M. STOWE, *President.* DANIEL W. STRATTON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$323,647 04	Public funds,	$23,756 78
Earnings undivided,	2,375 34	Bank stock,	7,681 00
Guaranty fund,	4,153 00	Loans on bank stock,	1,800 00
Profit and loss,	610 83	Railroad bonds,	38,402 50
		Loans on real estate,	180,615 00
		Loans on personal security,	7,939 30
		Loans to counties, cities or towns,	35,000 00
		Deposit in banks, on interest,	32,600 00
		Expense account,	30 00
		Cash on hand and in bank,	2,961 63
	$330,786 21		$330,786 21

Loans on Bank Stock, amount on each: —

On 27 shares Blackstone National Bank, Boston,	$1,500 00
On 4 shares Hudson National Bank, Hudson,	300 00

Cash on Deposit in Banks, amount in each: —

Wachusett National Bank, Fitchburg,	$5,456 38
Northborough National Bank, Northborough,	5,000 00
Hudson National Bank, Hudson,	24,611 44

Whole amount of interest or profits received or earned,		$16,233 54
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	5,196 58
	2 per cent.,	5,602 68

Times for the dividends, fixed by the by-laws: third Wednesday in January and July.

The total amount of loans, with each specified rate of interest: $1,000, 3 per cent.; $25,000, 4 per cent.; $16,500, 5 per cent.; $33,550, 5½ per cent.; $128,089.30, 6 per cent.; $2,700, 6½ per cent.; $16,165, 7 per cent.; $2,350, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	204	
Aggregate amount of the same,		154,054 30
Number of open accounts,	1,287	
Number and amount of deposits (including dividends), received for previous year,	1,194	113,636 26
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	89	43,821 00
Number and amount of open accounts of $50 and less,	452	8,829 20
Number and amount of open accounts exceeding $50, and not more than $100,	175	12,410 75
Number and amount of open accounts exceeding $100, and not more than $200,	180	24,434 27
Number and amount of open accounts exceeding $200, and not more than $500,	281	86,113 43

Number and amount of open accounts of $1,000 or more,	70	$79,460 83
Number and amount of open accounts to the credit of women, both adult and minor,	542	137,850 03
Number and amount of open accounts to the credit of guardians,	9	3,033 10
Number and amount of open accounts to the credit of religious and charitable associations,	17	6,730 25
Number and amount of open accounts in trust,	247	28,515 00
Number and amount of withdrawals,	640	68,330 96
Number of accounts opened the previous year,	313	
Number of accounts closed the previous year,	186	
Amount of expenses of the corporation during previous year,		684 30
Amount of treasurer's bond,		40,000 00

Date of examination by commissioner: April 9.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Worcester funded loan,	$8,000	$9,200 00	$8,560 00
of Fall River water bonds,	5,000	6,000 00	5,225 00
Town of Northampton,	3,000	3,510 00	2,820 00
of Natick water scrip,	2,000	2,080 00	2,064 28
of Hopkinton,	5,000	5,000 00	5,087 50
	$23,000	$25,790 00	$23,756 78

Bank Stock.

State Nat'l Bank, Boston,	$5,700	$7,125 00	$6,106 00
Hudson Nat'l Bank, Hudson,	1,500	1,530 00	1,575 00
	$7,200	$8,655 00	$7,681 00

Railroad Bonds.

Eastern Railroad,	$5,000	$5,750 00	$5,225 00
Salem & Lowell Railroad,	5,000	5,550 00	*5,500 00
Fitchburg Railroad 5s,	9,000	9,810 00	9,650 00
Boston, Revere B'ch & Lynn R. R.,	5,000	5,700 00	5,712 50
Old Colony Railroad,	6,000	7,020 00	7,065 00
Fall River Railroad,	5,000	5,250 00	*5,250 00
	$35,000	$39,080 00	$38,402 50

* This bank was notified that these investments were illegal, and these bonds have since been disposed of.

HYDE PARK SAVINGS BANK — HYDE PARK.

Incorporated March 8, 1871. Number of corporators, 36.

ROBERT BLEAKIE, *President.* HENRY S. BUNTON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$110,514 60	Bank stock,	$5,000 00
Earnings undivided,	4,699 95	Railroad bonds,	19,000 00
Guaranty fund,	1,054 66	Loans on real estate,	51,912 00
		Loans on personal security,	35,925 00
		Deposit in bank, on interest,	2,516 24
		Expense account,	228 32
		Cash on hand,	1,687 65
	$116,269 21		$116,269 21

Cash on Deposit in Bank: —

Maverick National Bank, Boston,		$2,516 24
Whole amount of interest or profits received or earned,		$6,514 85
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	1,514 96
	2 per cent.,	1,667 53
Times for the dividends, fixed by the by-laws: January 1 and July 1.		
The total amount of loans with each specified rate of interest: $42,097, 6 per cent.; $40,040, 7 per cent.; $5,700, 8 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	49	
Aggregate amount of the same,		47,337 00
Number of open accounts,	714	
Number and amount of deposits (including dividends), received for previous year,	1,183	84,833 79
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	65	42,563 72
Number and amount of open accounts of $50 and less,	401	6,466 65
Number and amount of open accounts exceeding $50, and not more than $100,	89	6,515 39
Number and amount of open accounts exceeding $100, and not more than $200,	61	8,132 92
Number and amount of open accounts exceeding $200, and not more than $500,	90	29,232 64
Number and amount of open accounts of $1,000 or more,	28	29,472 17
Number and amount of open accounts to the credit of women, both adult and minor,	292	36,028 61
Number and amount of open accounts to the credit of guardians,	3	1,149 24
Number and amount of open accounts to the credit of religious and charitable associations,	12	5,367 15
Number and amount of open accounts in trust,	41	14,555 70
Number and amount of withdrawals,	736	62,507 78
Number of accounts opened the previous year,	223	
Number of accounts closed the previous year,	147	
Amount of expenses of the corporation during previous year,		922 20
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: Feb. 10.		

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested
Commerce Nat'l Bank, Boston, .	$1,000	$1,150 00	$1,000 00
Freeman's Nat'l Bank, Boston, .	1,300	1,540 50	1,300 00
First Nat'l Bank, Newburyport, .	2,700	3,753 00	2,700 00
	$5,000	$6,443 50	$5,000 00

RAILROAD BONDS.

Fitchburg R. R. 5s, 1901, . . .	$7,000	$7,700 00	$7,000 00
Old Colony R. R. 6s, 1897, . .	5,000	5,850 00	5,000 00
Boston, Revere Beach & Lynn R. R. 6s, 1897, ...	5,000	5,500 00	5,000 00
Boston & Maine R. R. 7s, 1894, .	1,000	1,225 00	1,000 00
Old Colony R. R. 7s, 1894, . .	1,000	1,225 00	1,000 00
	$19,000	$21,500 00	$19,000 00

INSTITUTION FOR SAVINGS IN ROXBURY AND ITS VICINITY — BOSTON.

Incorporated, 1825. No. of corporators, 47.

ARTHUR W. TUFTS, *President.* EDWARD RICHARDS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$3,127,971 74	Public funds,	$276,900 00
Earnings undivided,	19,649 82	Loans on public funds,	9,260 00
Guaranty fund,	75,500 00	Bank stock,	205,067 09
Profit and loss,	38,090 00	Loans on bank stock,	1,700 00
		Railroad bonds,	57,321 73
		Real estate by foreclosure,	116,166 00
		Loans on real estate,	1,103,210 00
		Loans on personal security,	1,085,400 00
		Loans to counties, cities or towns,	12,000 00
		Deposit in banks, on interest,	283,441 72
		Railroad note,	*105,000 00
		Cash on hand,	5,745 02
	$3,261,211 56		$3,261,211 56

Loans on Public Funds, amount on each: —

On $2,000 United States 4s, and $2,000 Old Colony Railroad 7s,	$4,000 00
On $2,000 Old Colony Railroad 7s,	2,000 00
On $1,500 United States 4½s,	1,460 00
On $1,000 City of Lowell bond, and $1,000 City of Cambridge bonds,	1,800 00

Loans on Bank Stock, amount on each: —

On 10 shares People's National Bank, Boston,	$1,000 00
On 2 shares Gloucester National Bank, Gloucester,	200 00
On 5 shares Blue Hill National Bank, Milton,	500 00

Amount of real estate held by foreclosure,	$116,166 00
Assessed value of the same,	89,700 00
Amount of income received from the same,	3,499 00
Amount of municipal tax on real estate	1,300 65

Cash on Deposit in Banks, amount in each: —

Rockland National Bank, Boston,	$130,549 43
Hamilton National Bank, Boston,	152,892 29

Whole amount of interest or profits received or earned,		$154,783 83
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	55,841 77
	2 per cent.,	57,473 62

Times for the dividends, fixed by the by-laws: third Wednesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 6½.

* This is a note of the Boston, Concord & Montreal Railroad Co., and this bank has been not fied that the loan is illegal.

The total amount of loans, with each specified rate of interest: $2,000, 4 per cent.; $440,500, 4½ per cent.; $175,000, 4¾ per cent.; $1,037,385, 5 per cent.; $113,400, 5½ per cent.; $469,776, 6 per cent.; $110,200, 6½ per cent.; $217,196.73, 7 per cent.; $6,500, 7 3/10.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	91	
Aggregate amount of the same,		$153,920 00
Number of open accounts,	8,624	
Number and amount of deposits (including dividends), received for previous year,	10,111	825,695 39
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	531	310,071 00
Number and amount of open accounts of $50 and less,	2,256	46,023 00
Number and amount of open accounts exceeding $50, and not more than $100,	932	66,661 00
Number and amount of open accounts exceeding $100, and not more than $200,	1,216	166,959 00
Number and amount of open accounts exceeding $200, and not more than $500	1,610	524,371 00
Number and amount of open accounts of $1,000 or more,	1,230	1,454,122 00
Number and amount of open accounts to the credit of women, both adult and minor,	4,006	1,247,966 00
Number and amount of open accounts to the credit of guardians,	24	13,724 00
Number and amount of open accounts to the credit of religious and charitable associations,	43	30,275 00
Number and amount of open accounts in trust,	1,003	363,648 00
Number and amount of withdrawals,	6,980	597,677 56
Number of accounts opened the previous year,	1,745	
Number of accounts closed the previous year,	1,180	
Amount of expenses of the corporation during previous year,		7,442 30
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: April 4.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	$190,000	$218,500 00	$195,000 00
City bonds: —			
City of Boston 6s,	51,000	61,200 00	51,000 00
of Boston 4s,	30,000	31,500 00	30,000 00
of Roxbury,	1,000	1,000 00	900 00
	$272,000	$312,200 00	$276,900 00

Bank Stock.

First Nat'l Bank, Danvers,	$1,500	$1,500 00	$1,500 00
Atlas Nat'l Bank, Boston,	6,000	7,500 00	6,000 00
North Nat'l Bank, Boston,	25,700	32,125 00	25,680 47
State Nat'l Bank, Boston,	5,200	6,604 00	5,993 00
Market Nat'l Bank, Boston,	2,500	2,450 00	2,500 00

BANK STOCK — CONCLUDED.

	Par Value.	Estimated Market Value.	Amount Invested.
Second Nat'l Bank, Boston, . .	$5,500	$8,305 00	$5,500 00
Commerce Nat'l Bank, Boston, .	1,500	1,710 00	2,000 00
Atlantic Nat'l Bank, Boston, . .	5,000	7,600 00	5,000 00
Revere Nat'l Bank, Boston, . .	15,000	17,400 00	15,000 00
First Nat'l Bank, Boston, . .	20,000	38,600 00	20,000 00
Rockland Nat'l Bank, Boston, . .	17,300	23,182 00	19,430 00
People's Nat'l Bank, Boston . .	21,000	34,020 00	21,000 00
Washington Nat'l Bank, Boston, .	51,000	66,810 00	58,729 50
Republic Nat'l Bank, Boston, . .	2,100	2,709 00	2,698 87
Shoe and Leather Nat'l Bk, Boston,	800	720 00	872 00
Suffolk Nat'l Bank, Boston, . .	900	1,080 00	1,070 25
Eagle Nat'l Bank, Boston, . .	3,700	4,033 00	4,144 00
Tremont Nat'l Bank, Boston, . .	3,200	3,520 00	3,762 75
Hamilton Nat'l Bank, Boston, .	3,000	3,510 00	3,580 00
Howard Nat'l Bank, Boston, . .	500	610 00	606 25
	$191,400	$263,988 00	$205,067 09

RAILROAD BONDS.

Old Colony Railroad, . . .	$16,000	$19,520 00	$17,760 39
Boston & Providence Railroad, .	12,000	15,000 00	13,614 67
Boston & Albany Railroad, . .	17,000	20,570 00	19,240 42
Boston & Maine Railroad, . .	6,000	7,320 00	6,706 25
	$51,000	$62,410 00	$57,321 73

INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY — NEWBURYPORT.

Incorporated 1820. Number of corporators, 80.

EDWARD S. MOSELEY, *President.* PHILLIP K. HILLS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$4,474,694 08	Public funds,	$758,000 00
Earnings undivided,	51,414 17	Loans on public funds,	500 00
Guaranty fund,	122,000 00	Bank stock,	937,120 00
		Loans on bank stock,	550 00
		Railroad bonds,	115,000 00
		Real estate,	10,000 00
		Real estate by foreclosure,	26,595 21
		Loans on real estate,	806,349 00
		Loans on personal security,	1,535,780 00
		Loans to counties, cities or towns,	277,000 00
		Deposit in banks, on interest,	180,560 71
		Cash on hand,	653 33
	$4,648,108 25		$4,648,108 25

Loan on Public Funds: —

On $500 State of New Hampshire 6s, ... $500 00

Loan on Bank Stock: —

On 6 shares of First National Bank, Newburyport, ... $550 00

Invested in real estate (for banking purposes), ... $10,000 00
Estimated value of the same, ... 17,000 00
Amount of real estate held by foreclosure, ... 26,595 21
Assessed value of the same, ... 38,500 00
Amount of income received from the same, ... 1,597 50
Amount of municipal tax on real estate, ... 292 40

Cash on Deposit in Banks, amount in each: —

Mechanics' National Bank, Newburyport, ... $155,560 71
First National Bank, Newburyport, ... 25,000 00

Whole amount of interest or profits received or earned, ... $234,027 90
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 85,127 82; 2½ per cent., 107,156 70

Times for the dividends, fixed by the by-laws: fourth Wednesday in April and October.

The total amount of loans, with each specified rate of interest: $209,000, 4 per cent.; $50,000, 4¼ per cent.; $53,000, 4⅜ per cent.; $426,500, 4½ per cent.; $75,000, 4⅝ per cent.; $310,000, 4¾ per cent.; $777,600, 5 per cent.; $4,300, 5¼ per cent.; $209,060, 5½ per cent.; $8,500, 5¾ per cent.; $1,247,219, 6 per cent.; $123,000, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	332	
Aggregate amount of the same,		$336,597 00
Number of open accounts,	10,136	
Number and amount of deposits (including dividends) received for previous year,	4,964	638,830 90
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	296	162,945 16
Number and amount of open accounts of $50 and less,	2,331	44,103 00
Number and amount of open accounts exceeding $50, and not more than $100,	991	67,293 00
Number and amount of open accounts exceeding $100, and not more than $200,	1,219	166,669 00
Number and amount of open accounts exceeding $200, and not more than $500,	1,819	596,070 00
Number and amount of open accounts of $1,000 or more,	1,809	2,142,331 00
Number and amount of open accounts to the credit of women, both adult and minor,	5,635	2,446,155 00
Number and amount of open accounts to the credit of guardians,	40	20,408 00
Number and amount of open accounts to the credit of religious and charitable associations,	78	87,061 00
Number and amount of open accounts in trust,	364	248,895 00
Number and amount of withdrawals,	4,937	528,078 70
Number of accounts opened the previous year,	1,021	
Number of accounts closed the previous year,	808	
Amount of expenses of the corporation during previous year,		6,433 14
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: Aug. 28.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	$145,000	$170,010 00	$145,000 00
Town and city bonds: —			
Town of Groveland 5s,	$17,000	$17,340 00	$17,000 00
of Melrose 7s,	8,000	9,760 00	8,000 00
City of Charlestown 6s,	35,000	40,250 00	35,000 00
of Holyoke 6s,	25,000	31,250 00	25,000 00
of Lynn 6s,	75,000	90,750 00	75,000 00
of Springfield 7s,	40,000	54,000 00	40,000 00
of Nashua, N. H., 6s,	50,000	57,000 00	50,000 00
of Hartford, Conn., 6s,	5,000	5,600 00	5,000 00
of Concord, N. H., 6s,	35,000	40,950 00	35,000 00
of Newburyport 6s,	183,000	206,790 00	183,000 00
of Lewiston, Me., 6s,	10,000	11,000 00	10,000 00
of Bangor, Me., 7s,	25,000	30,000 00	25,000 00
of Lawrence 5½s,	25,000	25,000 00	25,000 00
of Portland, Me., 6s,	60,000	72,000 00	60,000 00
of Lowell 4s,	20,000	20,800 00	20,000 00
	$758,000	$882,500 00	$758,000 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlantic Nat'l Bank, Boston, . .	$12,200	$18,544 00	$12,200 00
Atlas Nat'l Bank, Boston, . .	75,000	93,750 00	75,000 00
Blackstone Nat'l Bank, Boston, .	4,700	4,759 00	4,700 00
Boston Nat'l Bank, Boston, . .	3,700	4,292 00	3,700 00
Old Boston Nat'l Bank, Boston, .	10,000	12,350 00	10,000 00
City Nat'l Bank, Boston, . . .	10,800	12,852 00	10,800 00
Columbian Nat'l Bank, Boston, .	30,000	38,700 00	30,000 00
Commerce Nat'l Bank, Boston, .	22,100	25,304 00	22,100 00
Commonwealth Nat'l Bank, Boston,	25,000	27,656 00	25,000 00
Eagle Nat'l Bank, Boston, . .	28,600	31,353 00	28,600 00
Eliot Nat'l Bank, Boston, . .	7,400	9,250 00	7,400 00
Exchange Nat'l Bank, Boston, .	10,000	11,500 00	10,000 00
Faneuil Hall Nat'l Bank, Boston, .	24,000	31,260 00	24,000 00
First Nat'l Bank, Boston, . .	10,000	19,325 00	10,000 00
Freeman's Nat'l Bank, Boston, .	27,000	31,860 00	27,000 00
Globe Nat'l Bank, Boston, . .	13,300	13,832 00	13,300 00
Hamilton Nat'l Bank, Boston, . .	25,000	29,250 00	25,000 00
Hide and Leather Nat'l B'k, Boston,	15,000	17,850 00	15,000 00
Howard Nat'l Bank, Boston, . .	26,700	32,574 00	26,700 00
Market Nat'l Bank, Boston, . .	50,800	49,784 00	50,800 00
Massachusetts Nat'l Bank, Boston, .	8,250	9,240 00	8,250 00
Maverick Nat'l Bank, Boston, . .	20,000	44,400 00	20,000 00
Merchants' Nat'l Bank, Boston, .	17,300	23,701 00	17,300 00
New England Nat'l Bank, Boston, .	10,000	13,200 00	10,000 00
North Nat'l Bank, Boston, . .	30,200	37,750 00	30,200 00
North America Nat'l Bank, Boston,	6,000	6,540 00	6,000 00
Redemption Nat'l Bank, Boston, .	25,800	33,004 00	25,800 00
Revere Nat'l Bank, Boston, . .	37,500	43,500 00	37,500 00
Second Nat'l Bank, Boston, . .	48,000	72,480 00	48,000 00
Shawmut Nat'l Bank, Boston, . .	20,000	23,200 00	20,000 00
Shoe and Leather Nat'l B'k, Boston,	40,000	36,200 00	40,000 00
State Nat'l Bank, Boston, . .	6,900	8,763 00	6,900 00
Suffolk Nat'l Bank, Boston, . .	22,500	27,000 00	22,500 00
Traders' Nat'l Bank, Boston, . .	27,200	22,508 00	27,200 00
Tremont Nat'l Bank, Boston, . .	50,000	55,000 00	50,000 00
Union Nat'l Bank, Boston, . .	20,800	29,952 00	20,800 00
Washington Nat'l Bank, Boston, .	35,300	46,243 00	35,300 00
Webster Nat'l Bank, Boston, . .	20,000	21,800 00	20,000 00
Mechanics' Nat'l B'k, Newburyport,	21,500	29,240 00	21,500 00
Merchants' Nat'l B'k, Newburyport,	24,520	34,300 00	24,520 00
Ocean Nat'l Bank, Newburyport, .	5,250	7,087 00	5,250 00
First Nat'l Bank, Newburyport, .	2,800	3,500 00	2,800 00
Gloucester Nat'l Bank, Gloucester, .	6,000	8,100 00	6,000 00
	$937,120	1,152,753 00	$937,120 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern Railroad 6s, . . .	$50,000	$55,750 00	$50,000 00
Providence & Worcester R. R. 7s, .	50,000	50,000 00	50,000 00
Boston & Lowell Railroad 5s, . .	5,000	5,200 00	*5,000 00
Vermont & Massachusetts R. R. 5s,	10,000	11,050 00	10,000 00
	$115,000	$122,000 00	$115,000 00

* This bank was notified that this investment was illegal, and these bonds have since been disposed of.

IPSWICH SAVINGS BANK—IPSWICH.

Incorporated 1869. Number of corporators, 28.

JOSEPH ROSS, *President.* THEODORE F. COGSWELL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$236,530 43	Public funds,	$5,030 00
Earnings undivided,	2,326 46	Loans on public funds,	800 00
Guaranty fund,	2,870 00	Bank stock,	46,259 00
		Loans on bank stock,	300 00
		Real estate by foreclosure,	3,725 00
		Loans on real estate,	115,360 00
		Loans on personal security,	19,690 00
		Loans to counties, cities or towns,	12,512 50
		Deposit in bank, on interest,	33,817 21
		Cash on hand and in bank,	4,233 18
	$241,726 89		$241,726 89

Loans on Public Funds: —

On $1,000 city of Newton 6s, ... $800 00

Loans on Bank Stock: —

On 4 shares National Grand Bank, Marblehead, ... $300 00

Amount of real estate held by foreclosure, ... $3,725 00
Assessed value of the same, ... 3,000 00
Amount of municipal tax on real estate, ... 39 90

Cash on Deposit in Bank: —

First National Bank, Salem, ... $36,434 75

Whole amount of interest or profits received or earned, ... $12,710 81
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 3,975 00; 2 per cent., 4,130 00
Times for the dividends, fixed by the by-laws: fourth Wednesday in January and July.
Average annual per cent. of dividends for the term ending at time of, and including last extra dividend: 4.
The total amount of loans, with each specified rate of interest: $6,400, 4½ per cent.; $4,800, 4¾ per cent.; $5,312.50, 5 per cent.; $78,155, 6 per cent.; $17,243, 6½ per cent.; $36,752, 7 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 218
Aggregate amount of the same, ... 144,662 50
Number of open accounts, ... 1,187
Number and amount of deposits (including dividends), received for previous year, ... 940 72,964 57
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 45 24,073 76
Number and amount of open accounts of $50 and less, ... 528 8,569 30
Number and amount of open accounts exceeding $50, and not more than $100, ... 137 9,750 17

Number and amount of open accounts exceeding $100, and not more than $200,	175	$22,672 78
Number and amount of open accounts exceeding $200, and not more than $500,	196	60,527 47
Number and amount of open accounts of $1,000 or more,	41	46,284 38
Number and amount of open accounts to the credit of women, both adult and minor,	596	121,512 01
Number and amount of open accounts to the credit of guardians,	9	1,543 95
Number and amount of open accounts to the credit of religious and charitable associations,	24	5,045 12
Number and amount of open accounts in trust,	19	2,978 73
Number and amount of withdrawals,	655	49,198 09
Number of accounts opened the previous year,	223	
Number of accounts closed the previous year,	125	
Amount of expenses of the corporation during previous year,		522 38
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: September 3.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Bangor, Me.,	$1,000	$1,200 00	$930 00
of Manchester, N. H.,	600	720 00	600 00
of Dover, N. H.,	500	600 00	500 00
of Providence, R. I.,	2,000	2,340 00	2,000 00
Town of Provincetown,	1,000	1,150 00	1,000 00
	$5,100	$6,010 00	$5,030 00

Bank Stock.

Salem Nat'l Bank, Salem,	$2,100	$2,625 00	$2,310 00
Naumkeag Nat'l Bank, Salem,	2,700	4,320 00	3,982 00
Mercantile Nat'l Bank, Salem,	1,900	2,375 00	2,090 00
First Nat'l Bank, Salem,	4,300	5,375 00	4,945 00
Asiatic Nat'l Bank, Salem,	1,890	2,835 00	2,680 00
Merchants' Nat'l Bank, Salem,	2,050	2,870 00	2,762 00
Exchange Nat'l Bank, Salem,	1,300	1,625 00	1,456 00
Merchants' Nat'l Bank, Boston,	3,600	4,932 00	5,004 00
Republic Nat'l Bank, Boston,	2,500	3,250 00	3,150 00
Second Nat'l Bank, Boston,	400	608 00	580 00
Atlas Nat'l Bank, Boston,	1,000	1,250 00	1,175 00
Commerce Nat'l Bank, Boston,	400	464 00	400 00
Union Nat'l Bank, Boston,	2,400	3,384 00	3,360 00
Globe Nat'l Bank, Boston,	2,500	2,575 00	2,500 00
Revere Nat'l Bank, Boston,	800	960 00	800 00
Howard Nat'l Bank, Boston,	2,000	2,440 00	2,400 00
New England Nat'l Bank, Boston,	4,000	5,440 00	6,000 00
Gloucester Nat'l Bank, Gloucester,	500	700 00	665 00
	$36,340	$48,028 00	$46,259 00

LAWRENCE SAVINGS BANK—LAWRENCE.

Incorporated March 10, 1868. Number of corporators, 81.

——— ———,* *President.* WM. R. SPALDING, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$412,752 26	Public funds, ...	$24,000 00
Earnings undivided, .	19,054 80	Bank stock, ...	85,100 00
Guaranty fund, . .	6,540 01	Railroad bonds, . . .	25,000 00
		Real estate by foreclosure, .	11,373 36
		Loans on real estate, . .	206,474 00
		Loans on personal security, .	48,537 43
		Deposit in banks, on interest, .	33,659 51
		Expense account, . . .	1,265 43
		Cash on hand, ...	2,937 34
	$438,347 07		$438,347 07

Amount of real estate held by foreclosure, ...	$11,373 36
Assessed value of the same, ...	9,375 00
Amount of income received from the same, ...	585 18
Amount of municipal tax on real estate, ...	155 63
Cash on Deposit in Banks, amount in each: —	
National Bank of the Commonwealth, Boston, ...	$6,379 80
Pemberton National Bank, Lawrence, ...	27,279 71
Whole amount of interest or profits received or earned, ...	$20,377 78
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent.,	6,868 78
2½ per cent.,	9,186 14
Times for the dividends, fixed by the by-laws: January 1 and July 1.	
The total amount of loans, with each specified rate of interest: $25,000, 3½ per cent.; $5,400, 5 per cent.; $30,000, 5½ per cent.; $125,487.43, 6 per cent.; $7,800, 6½ per cent.; $61,324, 7 per cent.	
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 185	
Aggregate amount of the same, ...	130,911 43
Amount of investments from which no income is received, ...	11,172 00
Number of open accounts, ... 1,399	
Number and amount of deposits (including dividends), received for previous year, ... 1,421	140,827 26
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 86	69,433 97
Number and amount of open accounts of $50 and less, ... 545	7,339 04
Number and amount of open accounts exceeding $50, and not more than $100, ... 108	7,882 14
Number and amount of open accounts exceeding $100, and not more than $200, ... 156	22,037 62
Number and amount of open accounts exceeding $200, and not more than $500, ... 235	77,197 07

* President deceased October 22, 1883.

Number and amount of open accounts of $1,000 or more,	116	$139,830 83
Number and amount of open accounts to the credit of women, both adult and minor,	566	159,926 29
Number and amount of open accounts to the credit of guardians,	6	5,204 54
Number and amount of open accounts to the credit of religious and charitable associations,	13	2,670 20
Number and amount of open accounts in trust,	53	24,999 22
Number and amount of withdrawals,	849	86,800 68
Number of accounts opened the previous year,	328	
Number of accounts closed the previous year,	268	
Amount of expenses of the corporation during previous year,		1,700 00
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: March 31.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$22,000	$26,840 00	$22,000 00
" " 6s,	1,000	1,300 00	1,000 00
City bonds: —			
City of Lawrence 6s,	1,000	1,240 00	1,000 00
	$24,000	$29,380 00	$24,000 00

Bank Stock.

Commerce Nat'l Bank, Boston,	$2,700	$2,990 50	$2,700 00
North America Nat'l Bank, Boston,	2,300	2,512 75	2,300 00
Market Nat'l Bank, Boston,	5,600	5,488 00	5,600 00
Traders' Nat'l Bank, Boston,	2,100	1,737 75	2,100 00
Howard Nat'l Bank, Boston,	1,500	1,830 00	1,500 00
State Nat'l Bank, Boston,	5,400	6,858 00	5,400 00
Webster Nat'l Bank, Boston,	8,900	9,712 57	8,900 00
City National Bank, Boston,	1,000	1,190 00	1,000 00
Eliot Nat'l Bank, Boston,	2,400	3,000 00	2,400 00
Atlas Nat'l Bank, Boston,	2,000	2,500 00	2,000 00
Hide and Leather Nat'l B'k, Boston,	10,300	11,227 00	10,300 00
Third National Bank, Boston,	3,400	3,281 00	3,400 00
Merchants' Nat'l Bank, Boston,	2,000	2,740 00	2,000 00
Commonwealth Nat'l B'k, Boston,	2,700	2,986 75	2,700 00
Central Nat'l Bank, Boston,	5,500	3,698 75	5,500 00
Central Nat'l Bank, Boston,	5,500	3,698 75	5,500 00
First Ward Nat'l Bank, Boston,	1,600	1,829 93	1,600 00
Fourth Nat'l Bank, Boston,	6,300	6,867 00	6,300 00
Blackstone Nat'l Bank, Boston,	2,900	2,936 00	2,900 00
Tremont Nat'l Bank, Boston,	4,000	4,400 00	4,000 00
Pemberton Nat'l Bank, Lawrence,	6,300	8,505 00	6,300 00
Lawrence Nat'l Bank, Lawrence,	700	770 00	700 00
	$85,100	$90,759 75	$85,100 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg Railroad 6s, . . .	$5,000	$5,750 00	$5,000 00
Fitchburg Railroad 5s, . . .	20,000	21,950 00	20,000 00
	$25,000	$27,700 00	$25,000 00

LEE SAVINGS BANK — LEE.

Incorporated March 5, 1852. Number of corporators, 70.

H. GARFIELD, *President*.. J. L. KILBON, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$560,596 67	Public funds, ...	$122,000 00
Earnings undivided, .	9,602 87	Loans on public funds, . .	3,100 00
Guaranty fund, . .	14,000 00	Bank stock, ...	110,200 00
Bills payable, . .	*5,000 00	Loans on bank stock, . .	1,540 00
		Real estate by foreclosure, .	3,228 12
		Loans on real estate, . .	275,316 45
		Loans on personal security, .	37,028 00
		Loans to counties, cities or towns, ...	23,000 00
		Expense account, . . .	582 06
		Premium account, . . .	10,000 00
		Cash in bank, ...	3,204 91
	$589,199 54		$589,199 54

Loans on Public Funds, amount on each: —

On $2,000 Boston & Albany Railroad 7s, ...	$2,000 00
On $1,500 town of Concord, Vt., bonds, ...	†1,100 00

Loans on Bank Stock: —

35 shares Lee National Bank, ...	$1,540 00

Amount of real estate held by foreclosure, ...	$3,228 12
Assessed value of the same, ...	3,200 00
Amount of income received from the same, ...	104 00
Amount of municipal tax on real estate, ...	16 80

Cash on Deposit in Bank: —

Lee National Bank, Lee, ...	$3,204 91

Whole amount of interest or profits received or earned, ...		$29,048 46
Rate and amount of each semi-annual dividend for previous year, ...	2 per cent.,	10,248 34
	2 per cent.,	10,438 16
Times for the dividends fixed by the by-laws: May 31 and Nov. 30.		
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $5\frac{6}{10}$.		
The total amount of loans, with each specified rate of interest: $8,500, 5 per cent.; $331,484.45, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each, ...	248	
Aggregate amount of the same, ...		203,398 57
Number of open accounts, ...	1,745	
Number and amount of deposits (including dividends) received for previous year, ...	1,197	130,985 99

* This amount has since been paid.

† This was not a legal loan, and has since been paid.

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg Railroad 6s, . . .	$5,000	$5,750 00	$5,000 00
Fitchburg Railroad 5s, . . .	20,000	21,950 00	20,000 00
	$25,000	$27,700 00	$25,000 00

LEE SAVINGS BANK — LEE.

Incorporated March 5, 1852. Number of corporators, 70.

H. GARFIELD, *President*.. J. L. KILBON, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$560,596 67	Public funds, ...	$122,000 00
Earnings undivided, .	9,602 87	Loans on public funds, . .	3,100 00
Guaranty fund, . .	14,000 00	Bank stock, ...	110,200 00
Bills payable, . .	*5,000 00	Loans on bank stock, . .	1,540 00
		Real estate by foreclosure, .	3,228 12
		Loans on real estate, . .	275,316 45
		Loans on personal security, .	37,028 00
		Loans to counties, cities or towns, ...	23,000 00
		Expense account, . . .	582 06
		Premium account, . . .	10,000 00
		Cash in bank, ...	3,204 91
	$589,199 54		$589,199 54

Loans on Public Funds, amount on each: —

On $2,000 Boston & Albany Railroad 7s, ...	$2,000 00
On $1,500 town of Concord, Vt., bonds, ...	†1,100 00

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35 shares Lee National Bank, ...	$1,540 00

Amount of real estate held by foreclosure, ...	$3,228 12
Assessed value of the same, ...	3,200 00
Amount of income received from the same, ...	104 00
Amount of municipal tax on real estate, ...	16 80

Cash on Deposit in Bank: —

Lee National Bank, Lee, ...	$3,204 91

Whole amount of interest or profits received or earned, ...		$29,048 46
Rate and amount of each semi-annual dividend for previous year, ...	2 per cent.,	10,248 34
	2 per cent.,	10,438 16

Times for the dividends fixed by the by-laws: May 31 and Nov. 30.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $5\frac{6}{10}$.

The total amount of loans, with each specified rate of interest: $8,500, 5 per cent.; $331,484.45, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ...	248	
Aggregate amount of the same, ...		203,398 57
Number of open accounts, ...	1,745	
Number and amount of deposits (including dividends) received for previous year, ...	1,197	130,985 99

* This amount has since been paid.

† This was not a legal loan, and has since been paid.

Number and amount of deposits of and exceeding $300 at any one time for the previous year,	98	$54,594 00
Number and amount of open accounts of $50 and less,	507	10,021 40
Number and amount of open accounts exceeding $50, and not more than $100,	217	15,748 00
Number and amount of open accounts exceeding $100, and not more than $200,	238	33,468 59
Number and amount of open accounts exceeding $200, and not more than $500,	329	109,748 96
Number and amount of open accounts of $1,000 or more,	175	198,675 75
Number and amount of open accounts to the credit of women, both adult and minor,	887	283,008 64
Number and amount of open accounts to the credit of guardians,	18	5,448 25
Number and amount of open accounts to the credit of religious and charitable associations,	14	3,553 92
Number and amount of open accounts in trust,	43	14,330 76
Number and amount of withdrawals,	931	112,464 68
Number of accounts opened the previous year,	285	
Number of accounts closed the previous year,	240	
Amount of expenses of the corporation during previous year,		1,549 79
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: July 10.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	$40,000	$45,900 00	$40,000 00
District of Columbia 5s,	10,000	11,300 00	10,000 00
State and city bonds: —			
State of Massachusetts 5s,	20,000	23,056 25	20,000 00
City of Springfield 7s,	10,000	11,850 00	10,000 00
of Boston 4s, 5s and 6s,	20,000	23,000 00	20,000 00
of Hartford, Conn., 4½s,	2,000	2,060 00	2,000 00
of Providence, R. I., 5s,	10,000	11,513 75	10,000 00
of Indianapolis, Ind., 6s,	10,000	10,800 00	10,000 00
	$122,000	$139,480 00	$122,000 00

Bank Stock.

Lee Nat'l Bank, Lee,	$18,900	$24,300 00	*$18,900 00
Adams Nat'l Bank, North Adams,	7,000	9,800 00	7,000 00
First National Adams Bank, Adams,	3,300	4,125 00	3,300 00
Pittsfield Nat'l Bank, Pittsfield,	6,000	9,600 00	6,000 00
Housatonic Nat'l Bank, Stockbridge,	5,000	8,750 00	5,000 00
Everett Nat'l Bank, Boston,	1,500	1,665 00	1,500 00
Continental Nat'l Bank, Boston,	2,300	2,530 00	2,300 00
Massachusetts Nat'l Bank, Boston,	2,500	2,825 00	2,500 00
Hamilton Nat'l Bank, Boston,	1,000	1,170 00	1,000 00
First Nat'l Bank, Boston,	10,000	19,125 00	10,000 00

* This amount has been reduced to the legal limit since this return was made.

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Merchandise Nat'l Bank, Boston, .	$5,000	$4,950 00	$5,000 00
Atlas Nat'l Bank, Boston, . .	2,800	3,500 00	2,800 00
Atlantic Nat'l Bank, Boston, . .	1,000	1,500 00	1,000 00
Hide and Leather Nat'l B'k, Boston,	6,500	7,085 00	6,500 00
Nat'l Eagle Bank, Boston, . .	6,800	7,446 00	6,800 00
Revere Nat'l Bank, Boston, . .	4,000	4,680 00	4,000 00
State Nat'l Bank, Boston, . .	1,500	2,929 00	1,500 00
Webster Nat'l Bank, Boston, . .	3,500	3,815 00	3,500 00
Nat'l Bank of Commerce, Boston, .	5,500	6,325 00	5,500 00
Nat'l Bank of Redemption, Boston,	5,000	6,425 00	5,000 00
Nat'l Bank of the Commonwealth, Boston, ...	1,000	1,115 00	1,000 00
Nat'l Bank of the Republic, Boston,	1,000	1,295 00	1,000 00
Nat'l B'k of North America, Boston,	9,100	9,985 00	9,100 00
	$110,200	$144,940 00	$110,200 00

LEICESTER SAVINGS BANK—LEICESTER.

Incorporated, 1869. Number of corporators, 43.

LORY S. WATSON, *President.* D. E. MERRIAM, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$321,168 30	Public funds, ...	$133,806 25
Earnings undivided, .	9,981 47	Loans on public funds, . .	650 00
Guaranty fund, . .	6,789 33	Bank stock, ...	49,849 12
		Loans on bank stock, . .	500 00
		Railroad bonds, . . .	8,000 00
		Loans on real estate, . .	120,660 00
		Loans on personal security, .	16,935 00
		Deposit in bank, on interest, .	3,357 00
		Expense account, . . .	4 54
		Premium account, . . .	4,177 19
	$337,939 10		$337,939 10

Loans on Public Funds: —

On $1,000 United States 4s, ... $650 00

Loans on Bank Stock: —

On 5 shares Leicester National Bank, ... $500 00

Cash on Deposit in Bank: —

Leicester National Bank, ... $3,357 00

Whole amount of interest or profits received or earned, ... $16,685 89

Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 6,032 16; 2 per cent., 6,067 65

Times for the dividends, fixed by the by-laws: June and December.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: $54,700, 5 per cent.; $81,060, 6 per cent.; $2,150, 7 per cent.; $835, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ...	102	
Aggregate amount of the same, ...		90,595 00
Number of open accounts, ...	707	
Number and amount of deposits (including dividends) received for previous year, ...	328	43,958 10
Number and amount of deposits of and exceeding $300 at any one time for the previous year, ...	37	17,246 16
Number and amount of open accounts of $50 and less, . . .	156	2,866 42
Number and amount of open accounts exceeding $50, and not more than $100, ...	80	5,784 39
Number and amount of open accounts exceeding $100, and not more than $200, ...	77	11,324 60
Number and amount of open accounts exceeding $200, and not more than $500, ...	131	43,655 97

Number and amount of open accounts of $1,000 or more,	140	$170,270 23
Number and amount of open accounts to the credit of women, both adult and minor,	346	131,705 24
Number and amount of open accounts to the credit of guardians,	8	4,888 88
Number and amount of open accounts to the credit of religious and charitable associations,	2	508 87
Number and amount of open accounts in trust,	34	14,566 61
Number and amount of withdrawals,	284	37,326 39
Number of accounts opened the previous year,	82	
Number of accounts closed the previous year,	65	
Amount of expenses of the corporation during previous year,		1,028 51
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: April 26.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$20,000	$24,200 00	$20,000 00
" " 4½s,	10,000	11,400 00	10,000 00
County, city and town bonds: —			
County of Stratford, N. H., 4s,	5,000	5,200 00	5,000 00
City of Worcester 6s,	12,000	13,980 00	12,000 00
of Chelsea 6s,	8,000	9,440 00	8,000 00
of Lynn 6s,	9,000	10,170 00	9,000 00
of Fall River 6s,	1,000	1,220 00	1,000 00
of Springfield 7s,	2,000	2,280 00	2,000 00
of Somerville 5s,	10,000	10,450 00	10,806 25
of Lowell 4s,	10,000	10,400 00	10,000 00
of Manchester, N. H., 6s,	1,000	1,200 00	1,000 00
of Portland, Me., 6s,	1,000	1,205 00	*1,000 00
of Cincinnati, O., 6s,	5,000	5,900 00	*5,000 00
of Columbus, O., 4s,	10,000	10,300 00	10,000 00
Town of Clinton 4s,	10,000	10,350 00	10,000 00
of Beverly 4s,	10,000	10,300 00	10,000 00
of Natick 7s,	9,000	9,292 50	9,000 00
	$133,000	$147,287 50	$133,806 25

Bank Stock.

Maverick Nat'l Bank, Boston,	$1,000	$2,220 00	$1,178 75
Commonwealth Nat'l Bank, Boston,	1,000	1,110 00	1,100 00
Continental Nat'l Bank, Boston,	1,000	1,100 00	1,150 00
Hide and Leather Nat'l B'k, Boston,	5,000	5,450 00	5,954 40
North Nat'l Bank, Boston,	2,000	2,540 00	2,425 00
Market Nat'l Bank, Boston,	1,500	1,500 00	1,815 40
State Nat'l Bank, Boston,	5,000	6,400 00	5,397 50
Revere Nat'l Bank, Boston,	1,500	1,755 00	1,925 00
Nat'l B'k of North America, Boston,	1,200	1,314 00	1,346 00
Howard Nat'l Bank, Boston,	2,500	3,050 00	2,635 00

* This bank has been notified that these investments are illegal.

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Traders' Nat'l Bank, Boston, . .	$2,500	$2,125 00	$2,612 50
Webster Nat'l Bank, Boston, . .	3,000	3,270 00	3,162 50
Eliot Nat'l Bank, Boston, . .	3,000	3,755 00	3,610 00
Central Nat'l Bank, Worcester, .	2,500	3,525 00	3,525 00
Milbury Nat'l Bank, Milbury, . .	1,100	1,430 00	1,314 50
Leicester Nat'l Bank, Leicester, .	8,700	10,266 00	*10,697 57
	$42,500	$50,810 00	$49,849 12

RAILROAD BONDS.

Vermont & Massachusetts R. R. 5s,	$5,000	$5,550 00	$5,000 00
Eastern Railroad 6s, . . .	3,000	3,330 00	3,000 00
	$8,000	$8,880 00	$8,000 00

* This bank has been notified that this investment exceeds the legal limit.

LEOMINSTER SAVINGS BANK — LEOMINSTER.

Incorporated 1865. Number of corporators, 35.

LEONARD BURRAGE, *President.* A. L. BURDITT, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$655,818 35	Loans on public funds, . .	$925 00
Earnings undivided, .	7,664 61	Bank stock, ...	88,100 00
Guaranty fund, . .	13,500 00	Loans on bank stock, . .	6,400 00
		Loans on railroad bonds, . .	600 00
		Real estate by foreclosure, .	10,978 99
		Loans on real estate, . .	337,900 00
		Loans on personal security, .	172,650 00
		Loans to counties, cities, or towns, ...	42,000 00
		Loan on bank book, . . .	200 00
		Deposit in bank, on interest, .	10,000 00
		Cash on hand and in bank, .	7,228 97
	$676,982 96		$676,982 96

Loans on Public Funds: —

On $1,000 United States 4s, ... $925 00

Loans on Bank Stock: —

On 86 shares First National Bank, Leominster, ... $6,400 00

Loans on Railroad Bonds: —

On $1,000 Boston & Albany Railroad, ... $600 00

Amount of real estate held by foreclosure, ... $10,978 99
Assessed value of the same, ... 11,500 00
Amount of income received from the same, ... 507 50
Amount of municipal tax on real estate, ... 190 55

Cash on Deposit in Bank: —

First National Bank, Leominster, ... $15,374 59

Whole amount of interest or profits received or earned, ... $37,753 89
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 12,330 63; 2 per cent., 12,682 67
Times for the dividends, fixed by the by-laws: January 1 and July 1.
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.
The total amount of loans, with each specified rate of interest: $42,000, 4 per cent.; $74,200, 5 per cent.; $16,600, 5½ per cent.; $427,875, 6 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 415
Aggregate amount of the same, ... 314,195 00
Amount of investments from which no income is received, . . . 500 00
Number of open accounts, ... 2,042
Number and amount of deposits (including dividends), received for previous year, ... 1,198 113,637 94

Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	82	$42,238 12
Number and amount of open accounts of $50 and less,	666	11,198 13
Number and amount of open accounts exceeding $50, and not more than $100,	218	15,864 28
Number and amount of open accounts exceeding $100, and not more than $200,	266	36,858 69
Number and amount of open accounts exceeding $200, and not more than $500,	355	115,556 46
Number and amount of open accounts of $1,000 or more,	230	277,026 50
Number and amount of open accounts to the credit of women, both adult and minor,	991	300,229 64
Number and amount of open accounts to the credit of guardians,	20	7,165 35
Number and amount of open accounts to the credit of religious and charitable associations,	10	7,683 41
Number and amount of open accounts in trust,	77	45,029 15
Number and amount of withdrawals,	1,099	93,634 38
Number of accounts opened the previous year,	351	
Number of accounts closed the previous year,	318	
Amount of expenses of the corporation during previous year,		1,964 00
Amount of treasurer's bond,		40,000 00

Date of examination by commissioner: July 20.

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
Safety Fund Nat'l Bank, Fitchburg,	$8,000	$8,800 00	$8,000 00
First Nat'l Bank, Leominster,	34,400	36,020 00	*34,400 00
Webster Nat'l Bank, Boston,	7,500	8,175 00	7,500 00
Boston Nat'l Bank, Boston,	6,200	7,254 00	6,200 00
Commonwealth Nat'l Bank, Boston,	1,000	1,110 00	1,000 00
Traders' Nat'l Bank, Boston,	2,600	2,210 00	2,600 00
Central Nat'l Bank, Boston,	5,400	3,618 00	5,400 00
Globe Nat'l Bank, Boston,	6,100	6,283 00	6,100 00
Market Nat'l Bank, Boston,	1,000	980 00	1,000 00
Blackstone Nat'l Bank, Boston,	500	505 00	500 00
Eliot Nat'l Bank, Boston,	2,500	3,125 00	2,500 00
Everett Nat'l Bank, Boston,	3,400	3,740 00	3,400 00
Nat'l Bank of No. America, Boston,	3,000	3,300 00	3,000 00
Nat'l Bank of Commerce, Boston,	900	1,035 00	900 00
Continental Nat'l Bank, Boston,	2,000	2,200 00	2,000 00
Boylston Nat'l Bank, Boston,	1,500	1,755 00	1,500 00
Eagle Nat'l Bank, Boston,	1,700	1,853 00	1,700 00
Shoe and Leather Nat'l B'k, Boston,	200	186 00	200 00
Merchandise Nat'l Bank, Boston,	200	198 00	200 00
	$88,100	$92,347 00	$88,100 00

* This bank has been notified that this investment exceeds the legal limit.

LEXINGTON SAVINGS BANK — LEXINGTON.

Incorporated March 14, 1871.
Enjoined Dec. 13, 1878.
Resumed business Sept. 30, 1882.
} Number of corporators, 13.

GEORGE W. ROBINSON, *President.* BRADLY C. WHITCHER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, ...	$33,868 82	Loans on real estate, . .	$21,250 00
Earnings undivided. .	*910 32	Loans on personal security, .	11,815 00
Guaranty fund, . .	†1,052 30	Deposit in bank, on interest, .	3,045 95
Profit and loss, . .	1,252 48	Expense account, . . .	106 88
		Furniture account, . . .	85 00
		Cash on hand, ...	781 09
	$37,083 92		$37,083 92

Cash on Deposit in Bank: —

National Bank of the Commonwealth, Boston, ... $3,045 95

Whole amount of interest or profits received or earned, ...		$1,482 06
Rate and amount of each semi-annual dividend for previous year, ...	1½ per cent.,	367 21
	2½ per cent.,	713 13
Times for the dividends, fixed by the by-laws: third Wednesday in April and October.		
The total amount of loans with each specified rate of interest: $30,565, 6 per cent.; $2,500, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each, ...	12	
Aggregate amount of the same, ...		13,565 00
Amount of investments from which no income is received, ...		50 00
Number of open accounts, ...	413	
Number and amount of deposits (including dividends) received for previous year, ...	368	27,647 50
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ...	25	12,033 55
Number and amount of open accounts of $50 and less, ...	268	2,969 45
Number and amount of open accounts exceeding $50, and not more than $100, ...	48	3,476 20
Number and amount of open accounts exceeding $100, and not more than $200, ...	38	5,296 35
Number and amount of open accounts exceeding $200, and not more than $500, ...	41	11,253 25
Number and amount of open accounts of $1,000 or more, ...	3	3,178 69
Number and amount of open accounts to the credit of women, both adult and minor, ...	150	12,043 11
Number and amount of open accounts to the credit of guardians, .	1	324 79

* This amount includes the dividend for October.

† Of this amount $1.017.28 was transferred from the receiver's account.

Number and amount of open accounts to the credit of religious and charitable associations,	4	$340 52
Number and amount of open accounts in trust,	43	668 99
Number and amount of withdrawals,	309	17,560 91
Number of accounts opened the previous year,	101	
Number of accounts closed the previous year,	170	
Amount of expenses of the corporation during previous year,		229 59
Amount of treasurer's bond,		5,000 00

Date of examination by commissioner: June 9.

LOWELL FIVE CENTS SAVINGS BANK—LOWELL.

Incorporated 1854. Number of corporators, 113.

HORATIO WOOD, *President.* ARTEMAS S. TYLER, *Treasurer*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, ...	$1,251,718 23	Public funds, ...	$72,975 00
Earnings undivided, .	152,221 80	Bank stock, ...	150,571 50
Guaranty fund, . .	28,000 88	Loans on bank stock, . .	2,000 00
		Loans on bank books, . .	225 00
		Real estate, ...	65,000 00
		Real estate by foreclosure, .	396,171 66
		Loans on real estate, . .	521,656 64
		Loans on personal security, .	180,840 00
		Loans to counties, cities, or towns, ...	25,000 00
		Deposit in banks, on interest, .	13,290 46
		Expense account, ...	2,591 67
		Cash on hand, ...	1,618 98
	$1,431,940 91		$1,431,940 91

Loans on Bank Stock: —

On 20 shares Prescott National Bank, ... $2,000 00

Invested in real estate (for banking purposes), ... $65,000 00
Estimated value of the same, ... 65,000 00
Amount of real estate held by foreclosure, ... 396,171 66
Assessed value of the same, ... 277,650 00
Amount of income received from the same, ... 11,681 54
Amount of municipal tax on real estate, ... 4,029 32

Cash on Deposit in Banks, amount in each: —

Prescott National Bank, Lowell, ... $5,918 27
Appleton National Bank, Lowell, ... 6,153 59
Commonwealth National Bank, Boston, ... 1,218 60

Whole amount of interest or profits received or earned, ... $60,944 34
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 25,333 92; 2 per cent., 24,830 84
Times for the dividends, fixed by the by-laws: January and July.
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $4\frac{2}{3}$.
The total amount of loans, with each specified rate of interest: $50,000, $4\frac{3}{4}$ per cent.; $282,825, 5 per cent.; $13,000, $5\frac{1}{2}$ per cent.; $355,621.64, 6 per cent.; $56,900, $6\frac{1}{2}$ per cent.; $43,050, 7 per cent.; $1,300, $7\frac{3}{10}$ per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 65
Aggregate amount of the same, ... 88,415 00
Amount of investments from which no income is received, ... 46,671 66
Number of open accounts, ... 6,301

Number and amount of deposits (including dividends), received for previous year,	14,518	$185,698 87
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	108	59,686 53
Number and amount of open accounts of $50 and less,	3,369	40,693 79
Number and amount of open accounts exceeding $50, and not more than $100,	542	38,166 70
Number and amount of open accounts exceeding $100, and not more than $200,	571	78,798 30
Number and amount of open accounts exceeding $200, and not more than $500,	731	233,252 30
Number and amount of open accounts of $1,000 or more,	411	468,765 83
Number and amount of open accounts to the credit of women, both adult and minor,	1,887	471,905 45
Number and amount of open accounts to the credit of guardians,	19	8,490 20
Number and amount of open accounts to the credit of religious and charitable associations,	23	6,229 40
Number and amount of open accounts in trust,	2,058	234,579 43
Number and amount of withdrawals,	2,392	235,641 51
Number of accounts opened the previous year,	628	
Number of accounts closed the previous year,	831	
Amount of expenses of the corporation during previous year,		6,748 02
Amount of treasurer's bond,		30,000 00

Date of examination by commissioner: May 21.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Cambridge,	$15,000	$15,900 00	$15,000 00
of Charlestown,	10,000	10,500 00	10,000 00
of Lawrence,	10,000	10,300 00	10,000 00
of Lowell,	35,000	39,200 00	32,975 00
Town of Plymouth,	5,000	5,150 00	5,000 00
	$75,000	$81,050 00	$72,975 00

Bank Stock.

Atlas Nat'l Bank, Boston,	$3,900	$4,875 00	$3,900 00
Blackstone Nat'l Bank, Boston,	4,500	4,556 25	4,500 00
Boylston Nat'l Bank, Boston,	5,200	6,084 00	5,200 00
Continental Nat'l Bank, Boston,	7,000	7,700 00	7,000 00
City Nat'l Bank, Boston,	1,300	1,547 00	1,300 00
Commerce Nat'l Bank, Boston,	1,400	1,603 00	1,400 00
Commonwealth Nat'l Bank, Boston,	1,000	1,106 25	1,000 00
Eagle Nat'l Bank, Boston,	2,800	3,069 50	2,800 00
Eliot Nat'l Bank, Boston,	5,000	6,250 00	5,000 00
Everett Nat'l Bank, Boston,	400	452 50	400 00
Exchange Nat'l Bank, Boston,	1,000	1,150 00	1,000 00
Freeman's Nat'l Bank, Boston,	5,000	5,925 00	5,000 00
Globe Nat'l Bank, Boston,	5,200	5,427 50	5,200 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Hamilton Nat'l Bank, Boston, . .	$3,400	$3,978 00	$3,400 00
Hide and Leather Nat'l B'k, Boston,	1,500	1,635 00	1,500 00
North America Nat'l Bank, Boston,.	9,000	9,832 50	9,450 00
Revere Nat'l Bank, Boston, . .	2,700	3,152 25	2,700 00
Redemption Nat'l Bank, Boston, .	5,600	7,210 00	5,600 00
State Nat'l Bank, Boston, . .	2,000	2,532 50	2,000 00
Suffolk Nat'l Bank, Boston, . .	9,200	11,040 00	9,200 00
Second Nat'l Bank, Boston, . .	2,500	3,778 12	2,500 00
Shawmut Nat'l Bank, Boston, . .	500	581 25	500 00
Shoe and Leather Nat'l B'k, Boston,	1,000	905 00	1,000 00
Tremont Nat'l Bank, Boston, . .	7,100	7,827 75	7,100 00
Union Nat'l Bank, Boston, . .	2,200	3,173 50	2,200 00
Washington Nat'l Bank, Boston, .	900	1,183 50	900 00
First Nat'l Bank, Lowell, . .	8,500	12,750 00	11,305 00
Old Lowell Nat'l Bank, Lowell, .	8,300	9,960 00	10,970 50
Merchants' Nat'l Bank, Lowell, .	3,500	4,375 00	3,540 00
Prescott Nat'l Bank, Lowell, . .	13,500	20,250 00	16,806 00
Railroad Nat'l Bank, Lowell, . .	15,000	17,400 00	16,200 00
	$140,100	$171,310 37	$150,571 50

LOWELL INSTITUTION FOR SAVINGS—LOWELL.

Incorporated, 1829. No. of corporators, 64.

——— ———,* *President.* GEORGE J. CARNEY, *Treasurer*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$3,396,194 30	Public funds, ...	$725,000 00
Earnings undivided, .	22,864 12	Bank stock, ...	187,600 00
Guaranty fund, . .	101,581 24	Loans on bank stock, . .	30,600 00
		Real estate, ...	20,334 06
		Loans on real estate, . .	635,670 58
		Loans to counties, cities or towns, ...	1,524,800 00
		Deposit in banks, on interest, .	396,635 02
	$3,520,639 66		$3,520,639 66

Loans on Bank Stock, amount on each:—

On 250 shares Wamesit National Bank, Lowell, ...	$22,500 00
On 40 shares Merchants' National Bank, Lowell, ...	3,600 00
On 33 shares Appleton National Bank, Lowell, ...	3,000 00
On 17 shares First National Bank, Lowell, ...	1,500 00
Invested in real estate (for banking purposes), ...	$20,334 06
Estimated value of the same, ...	20,334 06
Amount of municipal tax on real estate, ...	516 8

Cash on Deposit in Banks, amount in each:—

Merchants' National Bank, Lowell, ...	$151,635 02
Appleton National Bank, Lowell, ...	120,000 00
Prescott National Bank, Lowell, ...	25,000 00
Wamesit National Bank, Lowell, ...	100,000 00
Whole amount of interest or profits received or earned, ...	$166,032 69
Rate and amount of each semi-annual dividend for previous year, ...	1½ per cent., 48,756 72 1½ per cent., 48,556 77

Times for the dividends, fixed by the by-laws: first Saturday in May and November.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $5\frac{17}{1000}$.

The total amount of loans, with each specified rate of interest: $55,000, 2 per cent.; $100,000, $3\frac{7}{8}$ per cent.; $494,000, 4 per cent.; $50,000, $4\frac{29}{100}$ per cent.; $85,300, $4\frac{3}{4}$ per cent.; $418,770.58, 5 per cent.; $556,200, 6 per cent.; $200,000, $6\frac{1}{2}$ per cent; $225,000, $6\frac{6}{10}$ per cent.; $6,800, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ...	44	
Aggregate amount of the same, ...		79,620 58
Number of open accounts, ...	10,056	
Number and amount of deposits (including dividends) received for previous year, ...	29,931	747,700 69

* This office is vacant.

Number and amount of deposits of and exceeding $300 at any one time for the previous year,	422	$237,552 00
Number and amount of open accounts of $50 and less,	2,102	43,498 23
Number and amount of open accounts exceeding $50, and not more than $100,	1,015	73,819 54
Number and amount of open accounts exceeding $100, and not more than $200,	1,336	189,989 77
Number and amount of open accounts exceeding $200 and not more than $500,	2,027	667,391 57
Number and amount of open accounts of $1,000 or more,	914	929,291 78
Number and amount of open accounts to the credit of women, both adult and minor,	5,580	1,944,547 41
Number and amount of open accounts to the credit of guardians,	33	9,349 57
Number and amount of open accounts to the credit of religious and charitable associations,	29	14,073 23
Number and amount of open accounts in trust,	1,607	479,421 74
Number and amount of withdrawals,	6,388	723,591 30
Number of accounts opened the previous year,	1,824	
Number of accounts closed the previous year,	1,873	
Amount of expenses of the corporation during previous year,		7,800 00
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: June 22.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 3s,	$660,000	$661,650 00	$660,000 00
" " 4½s,	65,000	74,587 50	65,000 00
	$725,000	$736,237 50	$725,000 00

Bank Stock.

Columbian Nat'l Bank, Boston,	$14,200	$18,318 00	$14,200 00
Eagle Nat'l Bank, Boston,	17,400	18,966 00	17,400 00
Merchants' Nat'l Bank, Boston,	34,400	47,128 00	34,400 00
New England Nat'l Bank, Boston,	16,100	21,252 00	16,100 00
Second Nat'l Bank, Boston,	47,300	71,423 00	47,300 00
First Nat'l Bank, Lowell,	16,000	24,000 00	16,000 00
Merchants' Nat'l Bank, Lowell,	8,000	10,000 00	8,000 00
Railroad Nat'l Bank, Lowell,	34,200	40,356 00	34,200 00
	$187,600	$251,443 00	$187,600 00

LYNN FIVE CENTS SAVINGS BANK—LYNN.

Incorporated 1854. Number of corporators, 59.

HENRY A. PEVEAR, *President.* HENRY E. NEWHALL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,762,057 30	Public funds,	$57,775 10
Earnings undivided,	96,877 88	Loans on public funds,	130,000 00
Guaranty fund,	30,000 00	Bank stock,	330,521 47
		Loans on bank stock,	4,100 00
		Railroad bonds,	76,983 65
		Real estate,	30,000 00
		Real estate by foreclosure,	26,762 95
		Loans on real estate,	845,745 45
		Loans on personal security,	150,416 31
		Loans to counties, cities or towns,	60,500 00
		Deposit in banks, on interest,	171,179 00
		Expense account,	1,174 28
		Tax titles,	362 64
		Cash on hand,	3,414 33
	$1,888,935 18		$1,888,935 18

Loans on Public Funds, amount on each:—

On $100,000 United States currency 6s,	$100,000 00
On $30,000 District of Columbia $3\frac{65}{100}$s,	30,000 00

Loans on Bank Stock, amount on each:—

On 35 shares National City Bank, Lynn,	$3,500 00
On 8 shares Central National Bank, Lynn,	600 00

Invested in real estate (for banking purposes),	$30,000 00
Estimated value of the same,	35,000 00
Amount of real estate held by foreclosure,	26,762 95
Assessed value of the same,	33,150 00
Amount of income received from the same,	1,552 00
Amount of municipal tax on real estate,	1,372 98

Cash on Deposit in Banks, amount in each:—

National City Bank, Lynn,	$14,044 90
Maverick National Bank, Boston,	556 08
National Bank of Republic, Boston,	131,578 02
Lincoln National Bank, Boston,	25,000 00

Whole amount of interest or profits received or earned,		$99,016 09
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	30,760 99
	2 per cent.,	31,632 64

Times for the dividends, fixed by the by-laws: January 1 and July 1.

The total amount of loans, with each specified rate of interest: $140,000, 4 per cent.; $82,415, $4\frac{1}{2}$ per cent.; $11,500, $4\frac{3}{4}$ per cent.; $201,400, 5 per cent.; $17,400, $5\frac{1}{4}$ per cent.; $663,250, $5\frac{1}{2}$ per cent.; $78,195, 6 per cent.; $1,600, $6\frac{1}{2}$ per cent.; $6,600, 7 per cent.; $1,700, $7\frac{1}{2}$ per cent..

Number of outstanding loans which are of an amount not exceeding $3,000 each,	476	
Aggregate amount of the same,		$504,585 00
Number of open accounts,	10,346	
Number and amount of deposits (including dividends), received for previous year,	13,535	603,431 48
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	353	155,523 00
Number and amount of open accounts of $50 and less,	5,233	63,337 46
Number and amount of open accounts exceeding $50 and not more than $100,	1,025	71,086 00
Number and amount of open accounts exceeding $100, and not more than $200,	1,179	157,311 00
Number and amount of open accounts exceeding $200, and not more than $500,	1,334	421,798 00
Number and amount of open accounts of $1,000 or more,	336	404,863 00
Number and amount of open accounts to the credit of women, both adult and minor,	5,255	924,167 00
Number and amount of open accounts to the credit of guardians,	58	14,281 00
Number and amount of open accounts to the credit of religious and charitable associations,	40	10,699 00
Number and amount of open accounts in trust,	340	55,645 00
Number and amount of withdrawals,	8,646	510,113 88
Number of accounts opened the previous year,	2,567	
Number of accounts closed the previous year,	1,945	
Amount of expenses of the corporation during previous year,		5,447 52
Amount of treasurer's bond,		30,000 00

Date of examination by commissioner: August 20.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
State, city and town bonds: —			
State of New Hampshire 6s,	$1,000	$1,020 00	$1,000 00
of Maine 6s,	7,000	7,910 00	7,000 00
City of Chelsea 6s,	2,000	2,360 00	2,000 00
of Manchester, N. H., 4s,	1,000	1,000 00	1,000 00
of Augusta, Me., 6s,	2,000	2,080 00	*2,000 00
of Providence, R. I., 5s,	3,000	3,030 00	3,187 50
of Lynn 6s,	5,000	5,300 00	5,000 00
Town of Brookline 7s,	10,000	13,000 00	10,000 00
of Plymouth 7s,	26,000	26,260 00	26,587 60
	$57,000	$61,960 00	$57,775 10

* This bank was notified that this investment was illegal, and these bonds have since been disposed of.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
City Nat'l Bank, Lynn,	$32,800	$49,200 00	$47,122 50
Central Nat'l Bank, Lynn,	9,300	13,578 00	11,863 97
First Nat'l Bank, Lynn,	4,400	5,280 00	5,150 00
Exchange Nat'l Bank, Boston,	46,000	53,820 00	*54,147 87
First Nat'l Bank, Boston,	13,500	25,785 00	21,601 75
Globe Nat'l Bank, Boston,	8,800	9,064 00	11,500 00
Redemption Nat'l Bank, Boston,	25,300	32,637 00	34,000 00
Hide and Leather Nat'l B'k, Boston,	700	763 00	682 50
Revere Nat'l Bank, Boston,	6,900	8,004 00	7,031 63
Freeman's Nat'l Bank, Boston,	2,500	3,000 00	2,500 00
Shoe and Leather Nat'l B'k, Boston,	1,500	1,365 00	1,500 00
Continental Nat'l Bank, Boston,	15,400	17,248 00	21,816 50
Traders' Nat'l Bank, Boston,	13,000	10,400 00	13,649 00
Boylston Nat'l Bank, Boston,	1,400	1,624 00	1,900 00
Columbian Nat'l Bank, Boston,	1,700	2,193 00	2,450 00
Union Nat'l Bank, Boston,	12,700	18,415 00	18,000 00
Blackstone Nat'l Bank, Boston,	5,600	5,656 00	7,512 50
Merchants' Nat'l Bank, Boston,	13,000	17,810 00	19,325 00
Republic Nat'l Bank, Boston,	4,200	5,460 00	5,200 00
Tremont Nat'l Bank, Boston,	12,700	13,970 00	17,000 00
Commonwealth Nat'l Bank, Boston,	5,000	5,500 00	5,000 00
North America Nat'l B'k, Boston,	2,600	2,834 00	2,418 00
North Nat'l Bank, Boston,	3,000	3,720 00	4,150 25
Merchandise Nat'l Bank, Boston,	5,000	4,950 00	5,000 00
Georgetown Nat'l B'k, Georgetown,	10,000	9,000 00	10,000 00
	$257,000	$321,276 00	$330,521 47

RAILROAD BONDS.

Eastern Railroad 6s,	$10,500	$11,655 00	$9,983 65
Old Colony Railroad 6s and 7s,	30,000	36,250 00	30,000 00
Boston & Albany Railroad 7s,	24,000	29,280 00	24,000 00
Fitchburg Railroad 7s,	2,000	2,400 00	2,000 00
Boston & Maine Railroad 7s,	11,000	13,365 00	11,000 00
	$77,500	$92,950 00	$76,983 65

* This bank has been notified that this investment exceeds the legal limit.

LYNN INSTITUTION FOR SAVINGS — LYNN.

Incorporated 1826. Number of corporators, 63.

PHILIP A. CHASE, *President.* D. H. SWEETSER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$2,225,282 57	Public funds,	$395,500 00
Earnings undivided,	75,736 27	Loans on public funds,	2,800 00
Guaranty fund,	66,000 00	Bank stock,	207,255 00
		Loans on bank stock,	37,025 00
		Railroad bonds,	29,700 00
		Loans on railroad bonds,	5,000 00
		Real estate,	40,000 00
		Loans on real estate,	1,016,535 00
		Loans on personal security,	372,750 00
		Loans to counties, cities or towns,	137,500 00
		Deposit in banks, on interest,	86,358 88
		Tax titles,	1,180 93
		Cash on hand,	35,414 03
	$2,367,018 84		$2,367,018 84

Loans on Public Funds, amount on each: —

On $2,000 City of Brooklyn 7s,	$2,000 00
On $1,000 Town of Plymouth 6s,	800 00

Loans on Bank Stock, amount on each: —

On 80 shares National City Bank of Lynn,	$8,000 00
On 67 shares First National Bank of Lynn,	6,300 00
On 34 shares Central National Bank, Lynn,	3,325 00
On 150 shares Lincoln National Bank, Boston,	15,000 00
On 16 shares First National Bank, Lynn,	4,400 00
On 18 shares Central National Bank, Lynn,	
On 10 shares Exchange National Bank, Boston,	

Loan on Railroad Bonds: —

On $5,000 Boston, Revere Beach & Lynn Railroad,	$5,000 00

Invested in real estate (for banking purposes),	$40,000 00
Estimated value of the same,	50,000 00
Amount of municipal tax on real estate,	597 80

Cash on Deposit in Banks, amount in each: —

First National Bank, Lynn,	$61,358 88
National Security Bank, Lynn,	25,000 00

Whole amount of interest or profits received or earned,		$119,465 06
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	39,084 26
	2 per cent.,	40,199 13

Times for the dividends, fixed by the by-laws: May 1 and November 1.

The total amount of loans, with each specified rate of interest: $91,500, 4 per cent.; $120,000, 4½ per cent.; $480,363, 5 per cent.; $7,000, 5¼ per cent.; $323,025, 5½ per cent.; $515,872, 6 per cent.; $8,450, 6½ per cent.; $25,400, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	318	
Aggregate amount of the same,		$416,583 00
Number of open accounts,	6,997	
Number and amount of deposits (including dividends) received for previous year,	7,485	596,463 39
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	350	181,191 00
Number and amount of open accounts of $50 and less,	2,160	38,844 00
Number and amount of open accounts exceeding $50, and not more than $100,	662	45,090 00
Number and amount of open accounts exceeding $100, and not more than $200,	1,060	140,310 00
Number and amount of open accounts exceeding $200, and not more than $500,	1,347	440,268 00
Number and amount of open accounts of $1,000 or more,	698	813,086 00
Number and amount of open accounts to the credit of women, both adult and minor,	3,708	1,119,316 85
Number and amount of open accounts to the credit of guardians,	33	15,964 97
Number and amount of open accounts to the credit of religious and charitable associations,	58	58,541 82
Number and amount of open accounts in trust,	222	104,721 73
Number and amount of withdrawals,	5,388	471,918 80
Number of accounts opened the previous year,	1,350	
Number of accounts closed the previous year,	977	
Amount of expenses of the corporation during previous year,		5,460 58
Amount of treasurer's bond,		30,000 00

Date of examination by commissioner: August 14.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½ bonds,	$115,000	$131,675 00	$115,000 00
" " 4 "	40,000	48,800 00	40,000 00
City and town bonds: —			
City of Cambridge 6s,	10,000	11,800 00	10,000 00
of Lynn 5½s,	19,000	19,380 00	19,000 00
of Lynn 6s,	30,000	32,100 00	30,000 00
of Lynn 6s,	1,000	1,180 00	1,000 00
of Lowell 6s,	10,000	11,500 00	10,000 00
of Somerville 6½s,	10,000	10,200 00	10,000 00
of Somerville 5½s,	5,500	5,720 00	5,500 00
of Boston 6s,	16,000	19,200 00	16,000 00
of Fall River 5s,	25,000	27,000 00	25,000 00
of Fall River 6s,	7,000	8,260 00	7,000 00
of Malden 6s,	15,000	16,800 00	15,000 00
of Manchester, N. H., 6s,	3,000	3,300 00	3,000 00

PUBLIC FUNDS — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Newburyport 4s,	$10,000	$10,200 00	$10,000 00
of Providence 5s,	14,000	16,100 00	14,000 00
of Fitchburg 4s,	10,000	10,200 00	10,000 00
Town of Natick 7s,	7,000	7,140 00	7,000 00
of Saugus 5s,	8,000	8,400 00	8,000 00
of Peabody 4s,	20,000	20,400 00	20,000 00
of Melrose 6s,	15,000	17,250 00	15,000 00
of South Abington 4s,	5,000	5,100 00	5,000 00
	$395,500	$441,705 00	$395,500 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	$5,300	$7,950 00	$6,625 00
Blackstone Nat'l Bank, Boston,	5,500	5,500 00	5,500 00
Columbian Nat'l Bank, Boston,	8,900	11,214 00	8,900 00
Continental Nat'l Bank, Boston,	3,500	3,850 00	3,500 00
Everett Nat'l Bank, Boston,	5,400	5,940 00	5,400 00
Freeman's Nat'l Bank, Boston,	1,300	1,534 00	1,300 00
Exchange Nat'l Bank, Boston,	5,500	6,325 00	5,500 00
Market Nat'l Bank, Boston,	2,500	2,500 00	2,500 00
Merchandise Nat'l Bank, Boston,	2,500	2,500 00	2,500 00
North America Nat'l Bank, Boston,	3,400	3,706 00	3,400 00
First National Bank, Boston,	2,500	4,800 00	3,750 00
New England Nat'l Bank, Boston,	5,900	7,788 00	5,900 00
Rockland Nat'l Bank, Boston,	10,000	13,000 00	10,000 00
Republic Nat'l Bank, Boston,	10,000	12,900 00	10,000 00
Shoe and Leather Nat'l Bank, Boston,	6,000	5,400 00	6,000 00
Shawmut Nat'l Bank, Boston,	2,000	2,320 00	2,000 00
Second Nat'l Bank, Boston,	5,500	8,305 00	6,875 00
Traders' Nat'l Bank, Boston,	5,000	4,150 00	5,000 00
Union Nat'l Bank, Boston,	7,300	10,220 00	8,760 00
First Nat'l Bank, Lynn,	41,100	49,320 00	41,100 00
Central Nat'l Bank, Lynn,	30,100	43,645 00	36,120 00
City Nat'l Bank, Lynn,	21,300	35,145 00	26,625 00
	$190,500	$248,012 00	$207,255 00

RAILROAD BONDS.

Eastern Railroad 6s,	$21,000	$23,310 00	$19,700 00
Old Colony & Newport 5s,	6,000	6,000 00	6,000 00
Boston, Revere Beach & Lynn 6s,	4,000	4,440 00	4,000 00
	$31,000	$33,750 00	$29,700 00

MALDEN SAVINGS BANK — MALDEN.

Incorporated 1860. Number of corporators, 25.

CALEB WAITE, *President*. CHARLES MERRILL, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$627,746 09	Public funds,	$80,500 00
Earnings undivided,	6,649 01	Loans on public funds,	4,000 00
Guaranty fund,	8,600 00	Bank stock,	78,859 36
		Loans on real estate,	250,105 00
		Loans on personal security,	106,870 00
		Deposit in banks, on interest,	113,553 67
		Expense account,	216 43
		Premium account,	3,890 64
		Cash in bank,	5,000 00
	$642,995 10		$642,995 10

Loans on Public Funds: —

On $4,000 city of Norwich, Conn., bonds, ... $4,000 00

Cash on Deposit in Banks, amount in each: —

Freeman's National Bank, Boston, ... $20,000 00
Malden National Bank, Malden, ... 78,553 67
Abington National Bank, Abington, ... 20,000 00

Whole amount of interest or profits received or earned, ... $35,373 54
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 10,601 83; 2 per cent., 11,109 90
Times for the dividends fixed by the by-laws: second Wednesday in April and October.
The total amount of loans, with each specified rate of interest: $75,000, 3½ per cent.; $64,600, 5 per cent.; $296,375, 6 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 120
Aggregate amount of the same, ... 193,575 00
Number of open accounts, ... 2,826
Number and amount of deposits (including dividends), received for previous year, ... 8,328 237,193 82
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 156 76,793 76
Number and amount of open accounts of $50 and less, ... 996 18,203 00
Number and amount of open accounts exceeding $50, and not more than $100, ... 315 21,568 00
Number and amount of open accounts exceeding $100, and not more than $200, ... 402 53,707 00
Number and amount of open accounts exceeding $200, and not more than $500, ... 435 138,054 00
Number and amount of open accounts of $1,000 or more, ... 149 164,516 00
Number and amount of open accounts to the credit of women, both adult and minor, ... 1,341 286,526 00
Number and amount of open accounts to the credit of guardians, . 7 1,128 00

Number and amount of open accounts to the credit of religious and charitable associations,	16	$10,658 00
Number and amount of open accounts in trust,	146	48,989 00
Number and amount of withdrawals,	2,377	185,962 14
Number of accounts opened the previous year,	559	
Number of accounts closed the previous year,	255	
Amount of expenses of the corporation during previous year,		2,479 33
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: June 12.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	$31,500	$35,595 00	$32,964 68
" " 6s, currency,	10,000	13,400 00	10,000 00
City and town bonds: —			
City of Newton 5s,	8,000	8,720 00	8,120 00
of Fall River 6s,	5,000	6,200 00	5,375 00
of Bangor 6s,	5,000	6,200 00	5,325 00
of Fitchburg 6s,	1,000	1,150 00	1,095 00
Town of Brookline 7s,	10,000	13,000 00	12,612 50
of Woburn 6s,	10,000	11,300 00	10,950 00
	$80,500	$95,565 00	$86,442 18

Bank Stock.

Malden Nat'l Bank, Malden,	$7,600	$8,740 00	$7,600 00
Atlas Nat'l Bank, Boston,	2,000	2,500 00	2,000 00
Atlantic Nat'l Bank, Boston,	2,300	3,436 00	3,490 75
Commerce Nat'l Bank, Boston,	1,300	1,498 00	1,381 25
Continental Nat'l Bank, Boston,	2,500	2,750 00	2,335 62
City Nat'l Bank, Boston,	3,600	4,176 00	4,354 25
Eagle Nat'l Bank, Boston,	2,800	3,080 00	3,143 50
Eliot Nat'l Bank, Boston,	800	912 00	920 00
Exchange Nat'l Bank, Boston,	6,400	8,000 00	8,953 50
Freeman's Nat'l Bank, Boston,	2,500	2,975 00	2,425 00
First Nat'l Bank, Boston,	1,500	2,970 00	2,745 00
Globe Nat'l Bank, Boston,	2,000	2,060 00	2,045 00
Hamilton Nat'l Bank, Boston,	1,000	1,200 00	1,100 00
Hide and Leather Nat'l B'k, Boston,	2,000	2,240 00	2,000 00
Howard Nat'l Bank, Boston,	1,100	1,342 00	1,100 00
Massachusetts Nat'l Bank, Boston,	1,000	1,130 00	1,080 00
Merchants' Nat'l Bank, Boston,	3,000	4,110 00	3,834 75
Market Nat'l Bank, Boston,	1,000	980 00	1,000 00
North America Nat'l Bank, Boston,	1,200	1,320 00	1,130 50
North Nat'l Bank, Boston,	1,400	1,778 00	1,778 00
Old Boston Nat'l Bank, Boston,	1,050	1,323 00	1,354 75
Revere Nat'l Bank, Boston,	700	826 00	707 87
Rockland Nat'l Bank, Boston,	500	670 00	653 75

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Redemption Nat'l Bank, Boston, .	$5,500	$7,040 00	$7,361 25
State Nat'l Bank, Boston, . .	4,700	6,157 00	5,539 00
Shawmut Nat'l Bank, Boston, . .	1,600	1,856 00	1,710 87
Suffolk Nat'l Bank, Boston, . .	1,200	1,485 00	1,363 50
Traders' Nat'l Bank, Boston, . .	1,500	1,260 00	1,480 00
Tremont Nat'l Bank, Boston, . .	1,000	1,090 00	1,015 00
Webster Nat'l Bank, Boston, . .	3,000	3,300 00	3,256 25
	$67,750	$82,264 00	$78,859 36

MARBLEHEAD SAVINGS BANK — MARBLEHEAD.

Incorporated 1871. Number of corporators, 72.

ISAAC C. WYMAN, *President.* WILLIAM GILLEY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$226,594 37	Public funds,	$31,816 47
Earnings undivided,	4,728 17	Bank stock,	55,818 96
Guaranty fund,	3,204 07	Real estate by foreclosure,	28,560 25
		Loans on real estate,	58,600 00
		Loans on personal security,	29,409 27
		Deposit in bank, on interest,	29,201 42
		Expense account,	537 44
		Cash on hand,	582 80
	$234,526 61		$234,526 61

Amount of real estate held by foreclosure,	$28,560 25
Assessed value of the same,	21,450 00
Amount of income received from the same,	1,418 50
Amount of municipal tax on real estate,	333 34
Cash on Deposit in Bank: —	
Marblehead National Bank,	$29,201 42
Whole amount of interest or profits received or earned,	$8,182 39
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	3,758 68
2 per cent.,	3,882 47
Times for the dividends, fixed by the by-laws: May 1 and November 1.	
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.	
The total amount of loans, with each specified rate of interest: $10,000, 5 per cent.; $2,500, 5½ per cent.; $27,450, 6 per cent.; $600, 6½ per cent.; $15,150, 7 per cent.; $600, 7½ per cent.; $2,300, 8 per cent.	
Number of outstanding loans which are of an amount not exceeding $3,000 each, 33	
Aggregate amount of the same,	32,300 00
Number of open accounts, 1,210	
Number and amount of deposits (including dividends) received for the previous year, 1,085	65,806 90
Number and amount of deposits of and exceeding $300 at any one time for the previous year, 43	23,108 00
Number and amount of open accounts of $50 and less, 629	9,265 88
Number and amount of open accounts exceeding $50, and not more than $100, 116	8,357 00
Number and amount of open accounts exceeding $100, and not more than $200, 145	20,700 43
Number and amount of open accounts exceeding $200, and not more than $500, 179	55,508 95
Number and amount of open accounts of $1,000 or more, 50	59,279 08
Number and amount of open accounts to the credit of women, both adult and minor, 564	93,889 16

Number and amount of open accounts to the credit of guardians,	3	$2,706 22
Number and amount of open accounts to the credit of religious and charitable associations,	29	8,562 92
Number and amount of open accounts in trust,	16	4,721 96
Number and amount of withdrawals,	700	41,019 55
Number of accounts opened the previous year,	229	
Number of accounts closed the previous year,	121	
Amount of expenses of the corporation during previous year,		1,161 33
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: October 19.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	$1,500	$1,830 00	$1,438 13
City and town bonds: —			
City of Charlestown,	3,000	3,480 00	3,047 00
of Bangor, Me.,	8,000	9,280 00	8,984 67
Town of Arlington,	5,000	5,800 00	5,225 00
of Melrose,	10,000	12,500 00	13,121 67
	$27.500	$32,890 00	$31,816 47

Bank Stock.

Nat'l Grand Bank, Marblehead,	$3,800	$4,560 00	$4,639 15
Marblehead Nat'l B'k, Marblehead,	1,200	1,440 00	1,344 00
Blackstone Nat'l Bank Boston,	3,000	3,037 50	3,485 00
Boylston Nat'l Bank, Boston,	3,100	3,634 75	3,839 50
Continental Nat'l Bank, Boston,	2,500	2,753 12	2,687 50
Hamilton Nat'l Bank, Boston,	500	585 00	591 25
Market Nat'l Bank, Boston,	900	882 00	999 00
Merchants' Nat'l Bank, Boston,	2,500	3,425 00	3,331 25
Mount Vernon Nat'l Bank, Boston,	2,000	2,480 00	2,505 20
Merchandise Nat'l Bank, Boston,	1,300	1,287 00	1,297 67
North Nat'l Bank, Boston,	2,500	3,175 00	3,056 25
Shawmut Nat'l Bank, Boston,	2,500	2,906 25	3,084 37
Shoe and Leather Nat'l B'k, Boston,	2,100	1,890 00	2,366 25
State Nat'l Bank, Boston,	5,600	7,203 00	6,048 45
Nat'l Hide and Leather B'k, Boston,	3,200	3,488 00	3,744 00
Nat'l Revere Bank, Boston,	400	467 00	442 75
Nat'l Bank of Commerce, Boston,	1,900	2,185 00	2,440 00
Nat'l Bank of Redemption, Boston,	2,900	3,726 50	4,067 25
Nat'l Bank of No. America, Boston,	2,500	2,743 75	2,778 12
Nat'l Bank of the Republic, Boston,	2,400	3,108 00	3,072 00
	$46,800	$54,976 87	$55,818 96

MARLBOROUGH SAVINGS BANK — MARLBOROUGH.

Incorporated April 3, 1860. Number of corporators, 92.

S. HERBERT HOWE, *President.* EDWARD R. ALLEY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$936,263 56	Public funds,	$241,200 00
Earnings undivided,	26,257 37	Bank stock,	141,070 62
Guaranty fund,	14,703 04	Loans on bank stock,	625 00
		Loans on real estate,	451,422 00
		Loans on personal security,	93,246 55
		Deposit in banks, on interest,	48,810 29
		Expense account,	849 51
	$977,223 97		$977,223 97

Loans on Bank Stock: —

On 12 shares National Bank of the Commonwealth, Boston,	$625 00
On 11 shares Globe National Bank, Boston,	

Cash on Deposit in Banks, amount in each: —

First National Bank, Marlborough,	$18,195 79
People's National Bank, Marlborough,	30,614 50

Whole amount of interest or profits received or earned,		$48,314 23
Rate and amount of each semi-annual dividend for previous year,	2½ per cent.,	19,246 16
	2 per cent.,	16,873 47

Times for the dividends, fixed by the by-laws: third Wednesday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 6.

The total amount of loans, with each specified rate of interest: $10,000, 4½ per cent.; $74,617.09, 5 per cent.; $59,740.44, 5½ per cent.; $386,422.55, 6 per cent.; $13,814.47, 6½ per cent.; $699, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	327	
Aggregate amount of the same,		286,047 00
Number of open accounts,	2,936	
Number and amount of deposits (including dividends), received for previous year,	2,691	279,566 63
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	215	120,926 00
Number and amount of open accounts of $50 and less,	910	17,831 37
Number and amount of open accounts exceeding $50, and not more than $100,	273	18,825 08
Number and amount of open accounts exceeding $100, and not more than $200,	407	53,992 83
Number and amount of open accounts exceeding $200, and not more than $500,	581	189,067 17
Number and amount of open accounts of $1,000 or more,	263	304,012 31
Number and amount of open accounts to the credit of women, both adult and minor,	1,350	386,554 61

Number and amount of open accounts to the credit of guardians,	103	$28,742 20
Number and amount of open accounts to the credit of religious and charitable associations,	7	6,358 00
Number and amount of open accounts in trust,	292	87,329 32
Number and amounts of withdrawals,	1,360	152,927 29
Number of accounts opened the previous year,	620	
Number of accounts closed the previous year,	371	
Amount of expenses of the corporation during previous year,		2,342 27
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: April 9.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Lowell,	$32,000	$34,060 00	$32,000 00
of Charlestown,	27,000	31,185 00	27,000 00
of Boston,	21,000	24,740 00	21,000 00
of Fall River,	15,000	17,637 00	15,000 00
of Cambridge,	9,000	10,472 00	9,000 00
of Providence, R. I.,	9,000	10,687 00	9,000 00
of Lynn,	7,000	8,300 00	7,000 00
of Keene, N. H.,	10,000	10,300 00	10,000 00
of Lewiston, Me.,	7,000	8,000 00	7,000 00
of Worcester,	5,500	5,675 00	5,500 00
of Dover, N. H.,	4,400	5,192 00	4,400 00
of Bangor, Me.,	2,500	3,000 00	2,500 00
of Newton,	2,000	2,380 00	2,000 00
Town of Marlborough,	40,000	41,900 00	40,000 00
of Winchester,	15,000	15,675 00	15,000 00
of Pawtucket, R. I.,	10,000	11,200 00	10,000 00
of Woburn,	8,000	8,280 00	8,000 00
of Hull,	6,000	6,090 00	6,000 00
of Clinton,	4,000	4,180 00	4,000 00
of Southborough,	3,800	3,800 00	3,800 00
of Arlington,	3,000	3,495 00	3,000 00
	$241,200	$266,248 00	$241,200 00

Bank Stock.

First Nat'l Bank, Marlboro',	$20,100	$19,095 00	$20,100 00
Continental Nat'l Bank, Boston,	8,800	9,691 00	8,800 00
Nat'l Webster Bank, Boston,	7,500	8,175 00	7,755 00
Manufacturers' Nat'l Bank, Boston,	7,000	7,000 00	7,000 00
Third Nat'l Bank, Boston,	7,000	6,650 00	7,000 00
Tremont Nat'l Bank, Boston,	6,500	7,117 00	7,877 75
People's Nat'l Bank, Marlborough,	5,500	6,050 00	5,500 00
Globe Nat'l Bank, Boston,	5,000	5,150 00	5,250 00
Eagle Nat'l Bank, Boston,	5,100	5,584 00	5,355 00
Nat'l B'k of North America, Boston,	5,000	5,488 00	5,250 00
City Nat'l Bank, Boston,	5,000	5,950 00	5,250 00
Nat'l Bank of the Republic, Boston,	5,000	6,475 00	6,228 12

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Faneuil Hall Nat'l Bank, Boston, .	$4,400	$5,731 00	$5,500 00
Nat'l Bank of Redemption, Boston, .	4,200	5,397 00	5,250 00
Boston Nat'l Bank, Boston, . .	4,200	4,907 00	4,410 00
Merchandise Nat'l Bank, Boston, .	4,000	3,960 00	4,000 00
Market Nat'l Bank, Boston, . .	4,000	3,920 00	4,000 00
State Nat'l Bank, Boston, . .	3,000	3,904 00	3,150 00
First Nat'l Bank, Lynn, . . .	3,000	3,750 00	3,150 00
Everett Nat'l Bank, Boston, . .	2,500	2,775 00	2,750 00
Shoe and Leather Nat'l Bk, Boston,	2,500	2,250 00	2,500 00
Howard Nat'l Bank, Boston, . .	2,000	2,440 00	2,000 00
Atlas Nat'l Bank, Boston, . .	2,000	2,500 00	2,100 00
Eliot Nat'l Bank, Boston, . .	1,600	2,000 00	1,680 00
City Nat'l Bank, Worcester, . .	1,600	1,760 00	1,600 00
Nat'l Bank of Commerce, Boston, .	1,500	1,725 00	1,725 00
N'l Hide and Leather Bank, Boston,	1,400	1,526 00	1,470 00
Traders' Nat'l Bank, Boston, . .	1,400	1,190 00	1,204 75
Blackstone Nat'l Bank, Boston, .	800	810 00	800 00
Nat'l Revere Bank, Boston, . .	700	817 00	735 00
First Nat'l Bank, Clinton, . .	1,500	1,800 00	1,680 00
	$133,800	$145,587 00	$141,070 62

MECHANICS' SAVINGS BANK — HOLYOKE.

Incorporated 1872. Number of corporators, 49.

JAMES H. NEWTON, *President.* C. B. PRESCOTT, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$583,653 80	Bank stock,	$41,078 50
Earnings undivided,	4,148 37	Loans on bank stock,	8,750 00
Guaranty fund,	6,646 00	Loans on real estate,	399,256 00
		Loans on personal security,	100,937 00
		Loans to counties, cities or towns,	10,000 00
		Expense account,	1,393 79
		Furniture and fixtures,	2,118 75
		Cash on hand and in bank,	30,914 13
	$594,448 17		$594,448 17

Loans on Bank Stock, amount on each: —

On 8 shares Agawam National Bank, Springfield,	$800 00
On 20 shares Holyoke National Bank, Holyoke,	2,000 00
On 70 shares City National Bank, Holyoke,	5,950 00

Cash on Deposit in Bank: —

City National Bank, Holyoke,	$30,147 89

Whole amount of interest or profits received or earned,		$30,731 65
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	9,786 97
	2 per cent.,	10,465 75

Times for the dividends, fixed by the by-laws: May and November.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: $10,000, 4½ per cent.; $508,943, 5 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	149	
Aggregate amount of the same,		166,913 00
Amount of investments from which no income is received,		12,700 00
Number of open accounts,	1,885	
Number and amount of deposits (including dividends) received for previous year,	2,963	237,601 65
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	159	96,082 36
Number and amount of open accounts of $50 and less,	630	9,299 17
Number and amount of open accounts exceeding $50, and not more than $100,	194	13,228 39
Number and amount of open accounts exceeding $100, and not more than $200,	241	33,848 77
Number and amount of open accounts exceeding $200, and not more than $500,	336	107,532 42
Number and amount of open accounts of $1,000 or more,	226	250,136 12
Number and amount of open accounts to the credit of women, both adult and minor,	719	218,138 24

Number and amount of open accounts to the credit of guardians,	19	$15,688 66
Number and amount of open accounts to the credit of religious and charitable associations,	12	3,316 36
Number and amount of open accounts in trust,	26	15,047 90
Number and amount of withdrawals,	1,517	181,985 25
Number of accounts opened the previous year,	646	
Number of accounts closed the previous year,	468	
Amount of expenses of the corporation during previous year,		2,098 44
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: August 14.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Shoe and Leather Nat'l B'k, Boston,	$2,200	$2,530 00	$3,008 50
First Nat'l Bank, Springfield,	2,000	3,100 00	3,080 00
Third Nat'l Bank, Springfield,	5,000	9,000 00	8,500 00
Hadley Falls Nat'l Bank, Holyoke,	5,500	9,350 00	8,790 00
City Nat'l Bank, Holyoke,	17,500	19,250 00	17,700 00
	$32,200	$43,230 00	$41,078 50

MECHANICS' SAVINGS BANK — LOWELL.

Incorporated March, 1861. Number of corporators, 70.

WILLIAM A. BURKE, *President.* CHAS. C. HUTCHINSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,451,522 62	Public funds,	$87,000 00
Earnings undivided,	54,447 15	Bank stock,	173,050 00
Guaranty fund,	34,000 00	Loans on bank stock,	11,000 00
Suspense,	567 92	Railroad bonds,	30,000 00
		Real estate,	92,175 06
		Real estate by foreclosure,	168,152 07
		Loans on real estate,	576,193 84
		Loans on personal security,	375,400 00
		Deposit in bank, on interest,	20,694 75
		Cash on hand,	6,871 97
	$1,540,537 69		$1,540,537 69

Loans on Bank Stock, amount on each: —

On 70 shares National Bank of the Commonwealth, Boston,	$7,000 00
On 20 shares Metropolitan National Bank, Boston, } On 20 shares Railroad National Bank, Lowell, }	4,000 00
Invested in real estate (for banking purposes),	$92,175 06
Estimated value of the same,	80,000 00
Amount of real estate held by foreclosure,	168,152 07
Assessed value of the same,	115,700 00
Amount of income received from the same,	6,051 94
Amount of municipal tax on real estate,	1,679 05

Cash on Deposit in Bank: —

Railroad National Bank, Lowell,	$20,694 75
Whole amount of interest or profits received,	$74,041 68
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	27,408 63
2 per cent.,	27,638 85

Times for the dividends, fixed by the by-laws: first Saturday in June and December.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $5\frac{97}{100}$.

The total amount of loans, with each specified rate of interest: $181,000, 4 per cent.; $25,000, 4¼ per cent.; $50,000, 4½ per cent.; $323,250, 5 per cent.; $1,800, 5½ per cent.; $332,593.84, 6 per cent.; $19,500, 6½ per cent.; $29,450, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	223	
Aggregate amount of the same,		247,493 84
Amount of investments from which no income is received,		7,000 00
Number of open accounts,	4,121	
Number and amount of deposits (including dividends), received for previous year,	3,101	320,559 98

Number and amount of deposits of and exceeding $300 at any one time, for previous year,	213	$122,847 36
Number and amount of open accounts of $50 and less,	847	17,808 18
Number and amount of open accounts exceeding $50, and not more than $100,	403	28,296 08
Number and amount of open accounts exceeding $100, and not more than $200,	544	73,820 95
Number and amount of open accounts exceeding $200, and not more than $500,	778	259,856 83
Number and amount of open accounts of $1,000 or more,	487	548,972 09
Number and amount of open accounts to the credit of women, both adult and minor,	1,503	563,202 72
Number and amount of open accounts to the credit of guardians,	29	15,381 93
Number and amount of open accounts to the credit of religious and charitable associations,	115	31,077 66
Number and amount of open accounts in trust,	760	265,177 78
Number and amount of withdrawals,	2,736	298,560 82
Number of accounts opened the previous year,	767	
Number of accounts closed the previous year,	707	
Amount of expenses of the corporation during previous year,		5,625 91
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: June 15.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 3s,	$17,000	$17,000 00	$17,000 00
Town and city bonds: —			
Town of Woburn bonds,	20,000	22,400 00	20,000 00
City of Lowell bonds,	50,000	58,000 00	50,000 00
	$87,000	$97,400 00	$87,000 00

Bank Stock.

New England Nat'l Bank, Boston,	$500	$665 00	$500 00
Traders' Nat'l Bank, Boston,	800	684 00	800 00
First Nat'l Bank, Boston,	800	1,560 00	800 00
City Nat'l Bank, Boston,	900	1,062 00	900 00
Mount Vernon Nat'l Bank, Boston,	1,000	1,240 00	1,000 00
Howard Nat'l Bank, Boston,	1,300	1,586 00	1,300 00
Merchants' Nat'l Bank, Boston,	1,500	2,100 00	1,500 00
Second Nat'l Bank, Boston,	2,000	3,060 00	2,000 00
Hide and Leather Nat'l B'k, Boston,	2,000	2,220 00	2,000 00
Eliot Nat'l Bank, Boston,	2,500	3,125 00	2,500 00
North America Nat'l Bank, Boston,	3,700	4,070 00	3,700 00
Shawmut Nat'l Bank, Boston,	3,900	4,485 00	3,900 00
Eagle Nat'l Bank, Boston,	4,000	4,400 00	4,000 00
North Nat'l Bank, Boston,	4,300	5,504 00	4,300 00
Everett Nat'l Bank, Boston,	9,000	10,080 00	9,000 00
Mechanics' Nat'l Bank, Boston,	5,000	6,650 00	5,000 00

BANK STOCK — Continued.

	Par Value.	Estimated Market Value.	Amount Invested.
Webster Nat'l Bank, Boston, . .	$5,000	$5,400 00	$5,000 00
Commerce Nat'l Bank, Boston, .	4,500	5,175 00	4,500 00
Boston Nat'l Bank, Boston, . .	6,300	7,623 00	6,300 00
Revere Nat'l Bank, Boston, . .	16,000	18,720 00	16,000 00
Republic Nat'l Bank, Boston, . .	8,300	10,790 00	8,300 00
Blackstone Nat'l Bank, Boston, .	9,900	10,197 00	9,900 00
Atlas Nat'l Bank, Boston, . .	10,600	13,250 00	10,600 00
Redemption Nat'l Bank, Boston, .	28,100	36,530 00	28,100 00
Metropolitan Nat'l Bank, Boston, .	6,000	6,960 00	6,000 00
Collateral Loan Co., Boston, . .	2,800	2,940 00	2,800 00
Railroad Nat'l Bank, Lowell, . .	23,300	27,960 00	23,300 00
Bay State Nat'l Bank, Lawrence, .	2,250	3,300 00	2,250 00
First Nat'l Bank, Malden, . .	6,800	7,480 00	6,800 00
	$173,050	$208,816 00	$173,050 00

RAILROAD BONDS.

Boston & Maine Railroad 7s, . .	$30,000	$36,600 00	$30,000 00

MEDFORD SAVINGS BANK — MEDFORD.

Incorporated, 1869. Number of corporators, 58.

HENRY HASTINGS, *President.* DANIEL W. LAWRENCE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$453,315 04	Public funds, ...	$28,176 00
Earnings undivided, .	12,998 93	Loans on public funds, . .	5,400 00
Guaranty fund, . .	7,200 00	Bank stock, ...	23,220 00
		Real estate by foreclosure, .	14,454 52
		Loans on real estate, . .	208,875 00
		Loans on personal security, .	125,650 00
		Loans to counties, cities or towns, ...	55,000 00
		Deposit in bank, on interest, .	12,250 14
		Cash on hand, ...	488 31
	$473,513 97		$473,513 97

Loan on Public Funds: —

On $5,400 United States 4s, ... $5,400 00

Amount of real estate held by foreclosure, ... $14,454 52
Assessed value of the same, ... 15,900 00
Amount of income received from the same, ... 672 32
Amount of municipal tax on real estate, ... 267 12

Cash on Deposit in Bank: —

National Exchange Bank, Boston, ... $12,250 14

Whole amount of interest or profits received or earned, ... $22,891 28
Rate and amount of each semi-annual dividend for previous year, ... { 2 per cent., 7,723 78; 2 per cent., 8,059 85 }
Times for the dividends, fixed by the by-laws: first Saturday in May and November.
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $5\frac{1}{6}$.
The total amount of loans, with each specified rate of interest: $34,000, 4 per cent.; $10,000, $4\frac{1}{2}$ per cent.; $10,000, $4\frac{3}{4}$ per cent.; $90,800, 5 per cent.; $6,000, $5\frac{1}{4}$ per cent.; $177,925, 6 per cent.; $31,750, $6\frac{1}{2}$ per cent.; $52,725, 7 per cent.; $975, $7\frac{3}{10}$ per cent.; $700, $7\frac{1}{2}$ per cent.; $5,050, 8 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 139
Aggregate amount of the same, ... 156,225 00
Number of open accounts, ... 1,726
Number and amount of deposits (including dividends) received for previous year, ... 1,690 119,372 63
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 82 48,498 00
Number and amount of open accounts of $50 and less, . . 634 11,407 11
Number and amount of open accounts exceeding $50, and not more than $100, ... 234 16,451 72

Number and amount of open accounts exceeding $100, and not more than $200,	222	$31,009 96
Number and amount of open accounts exceeding $200, and not more than $500	301	96,109 69
Number and amount of open accounts of $1,000 or more,	154	175,745 55
Number and amount of open accounts to the credit of women, both adult and minor,	682	177,014 17
Number and amount of open accounts to the credit of guardians,	12	8,802 15
Number and amount of open accounts to the credit of religious and charitable associations,	37	15,051 72
Number and amount of open accounts in trust,	415	88,945 22
Number and amount of withdrawals,	857	80,297 44
Number of accounts opened the previous year,	243	
Number of accounts closed the previous year,	150	
Amount of expenses of the corporation during previous year,		1,096 61
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: July 2.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
City and town bonds: —			
City of Lynn 5s,	$5,000	$5,500 00	$5,000 00
of Cambridge 6s,	3,000	3,000 00	3,000 00
of Springfield 6s,	2,000	2,000 00	2,000 00
Town of Melrose 7s,	5,000	6,200 00	5,000 00
of Medford 6s,	12,000	13,176 00	13,176 00
	$27,000	$29,876 00	$28,176 00

Bank Stock.

Commerce Nat'l Bank, Boston,	$1,200	$1,383 00	$1,200 00
Hamilton Nat'l Bank, Boston,	1,500	1,755 00	1,800 00
Blackstone Nat'l Bank, Boston,	3,300	3,341 00	3,500 00
Revere Nat'l Bank, Boston,	400	456 00	440 00
Eagle Nat'l Bank, Boston,	1,000	1,095 00	1,120 00
Republic Nat'l Bank, Boston,	1,500	1,942 00	1,725 00
Commonwealth Nat'l Bank, Boston,	2,000	2,300 00	2,140 00
Monument Nat'l Bank, Boston,	2,500	5,125 00	4,265 00
Market Nat'l Bank, Boston,	1,000	1,000 00	1,000 00
Hide and Leather Nat'l B'k, Boston,	2,000	2,170 00	2,200 00
Webster Nat'l Bank, Boston,	1,000	1,090 00	1,030 00
Boston Nat'l Bank, Boston,	2,500	2,900 00	2,800 00
	$19,900 00	$24,557 00	$23,220 00

MEDWAY SAVINGS BANK — MEDWAY.

Incorporated 1871. Number of corporators, 55.

M. M. Fisher, *President.* O. A. Mason, *Treasurer.*

Statement.

Liabilities.		Assets.	
Deposits,	$186,127 69	Bank stock,	$41,613 75
Earnings undivided,	3,686 63	Railroad bonds,	7,155 00
Guaranty fund,	6,046 50	Real estate by foreclosure,	13,232 51
		Loans on real estate,	95,511 33
		Loans on personal security,	29,117 00
		Loans to counties, cities or towns,	6,500 00
		Deposit in banks, on interest,	1,706 46
		Expense account,	532 14
		Cash on hand,	492 63
	$195,860 82		$195,860 82

Amount of real estate held by foreclosure,		$13,232 51
Assessed value of the same,		13,340 00
Amount of income received from the same,		595 00
Amount of municipal tax on real estate,		161 02
Cash on Deposit in Banks, amount in each: —		
Central National Bank, Boston,		$602 04
Howard National Bank, Boston,		1,104 42
Whole amount of interest or profits received or earned,		$9,709 33
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	3,491 37
	2 per cent.,	3,426 20
Times for the dividends, fixed by the by-laws: June and December.		
Average annual per cent. of dividends for the term ending at time of and including last extra dividend: $4\frac{6}{20}$		
The total amount of loans, with each specified rate of interest: $6,500, 4½ per cent.; $2,000, 5 per cent.; $11,700, 5½ per cent.; $96,641.33, 6 per cent.; $14,287, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	156	
Aggregate amount of the same,		112,928 33
Amount of investments from which no income is received,		13,167 00
Number of open accounts,	813	
Number and amount of deposits (including dividends), received for previous year,	644	77,023 42
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	53	20,566 75
Number and amount of open accounts of $50 and less,	326	4,689 16
Number and amount of open accounts exceeding $50, and not more than $100,	81	5,408 57
Number and amount of open accounts exceeding $100, and not more than $200,	124	17,211 52
Number and amount of open accounts exceeding $200, and not more than $500,	142	45,670 00

Number and amount of open accounts of $1,000 or more,	43	$48,156 09
Number and amount of open accounts to the credit of women, both adult and minor,	328	82,040 47
Number and amount of open accounts to the credit of guardians,	9	5,442 92
Number and amount of open accounts to the credit of religious and charitable associations,	12	3,706 80
Number and amount of open accounts in trust,	35	13,066 79
Number and amount of withdrawals,	800	81,023 42
Number of accounts opened the previous year,	122	
Number of accounts closed the previous year,	98	
Amount of expenses of the corporation during previous year,		800 00
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: September 14.

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
Wrentham Nat'l Bank, Wrentham,	$225	$249 00	$310 00
Merchandise Nat'l Bank, Boston,	4,200	4,158 00	4,454 50
Mount Vernon Nat'l Bank, Boston,	1,500	1,650 00	1,623 75
Market Nat'l Bank, Boston,	1,000	980 00	1,030 00
South Framingham Nat'l B'k, South Framingham,	2,000	2,000 00	2,000 00
Franklin Nat'l Bank, Franklin,	1,700	1,955 00	1,972 00
Dedham Nat'l Bank, Dedham,	3,200	3,840 00	3,841 00
Holliston Nat'l Bank, Holliston,	4,200	5,040 00	5,040 00
First Ward Nat'l Bank, Boston,	3,000	3,000 00	3,075 00
Manufacturers' Nat'l Bank, Boston,	5,000	5,000 00	5,100 00
Central Nat'l Bank, Boston,	6,500	4,371 25	*13,167 50
	$32,525	$32,243 25	$41,613 75

Railroad Bonds.

Boston & Albany Railroad 7s,	$2,000	$2,435 00	$2,435 00
Fitchburg Railroad 6s,	2,000	2,360 00	2,360 00
Old Colony Railroad 6s,	2,000	2,355 00	2,360 00
	$6,000	$7,150 00	$7,155 00

* Including assessment. This bank has been notified that this investment exceeds the legal limit.

MELROSE SAVINGS BANK — MELROSE.

Incorporated April 3, 1872.
Organized August 5, 1874. } Number of corporators, 22.

DANIEL RUSSELL, *President.* E. H. GOSS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$151,338 64	Public funds, ...	$24,897 50
Earnings undivided, .	3,920 88	Loans on public funds, . .	9,824 62
Guaranty fund, . .	1,474 51	Bank stock, ...	10,220 14
		Loans on railroad bonds, . .	2,000 00
		Loans on real estate, . .	92,170 00
		Loans on personal security, .	600 00
		Loans to counties, cities or towns, ...	8,500 00
		Deposit in bank, on interest, .	8,112 91
		Expense account, . . .	143 18
		Cash on hand, ...	265 68
	$156,734 03		$156,734 03

Loans on Public Funds, amount on each: —

On $10,000 United States 4½s, ...	$9,774 62
On $50 United States 4s, Consols, ...	50 00

Loan on Railroad Bonds: —

On $2,000 Old Colony Railroad, ...	2,000 00

Cash on Deposit in Bank: —

Everett National Bank, Boston, ...	$8,112 91

Whole amount of interest or profits received or earned, ...		$7,552 65
Rate and amount of each semi-annual dividend for previous year, ...	2 per cent.,	2,304 18
	2 per cent.,	2,505 99

Times for the dividends, fixed by the by-laws: January 1 and July 1.

The total amount of loans, with each specified rate of interest: $8,500, 4 per cent.; $17,774.62, 5 per cent.; $64,950, 6 per cent.; $4,300, 6½ per cent.; $2,700, 6¾ per cent.; $14,870, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ...	59	
Aggregate amount of the same, ...		$58,620 00
Number of open accounts, ...	971	
Number and amount of deposits (including dividends) received for previous year, ...	1,361	77,312 48
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ...	54	32,691 81
Number and amount of open accounts of $50 and less, . . .	518	7,554 38
Number and amount of open accounts exceeding $50, and not more than $100, ...	121	8,302 72
Number and amount of open accounts exceeding $100, and not more than $200, ...	119	16,904 08
Number and amount of open accounts exceeding $200, and not more than $500, ...	109	34,848 31

Number and amount of open accounts of $1,000 or more,	33	$35,309 95
Number and amount of open accounts to the credit of women, both adult and minor,	438	68,366 09
Number and amount of open accounts to the credit of guardians,	3	926 49
Number and amount of open accounts to the credit of religious and charitable associations,	23	4,968 85
Number and amount of open accounts in trust,	84	15,253 45
Number and amount of withdrawals,	642	56,477 20
Number of accounts opened the previous year,	213	
Number of accounts closed the previous year,	103	
Amount of expenses of the corporation during previous year,		691 82
Amount of treasurer's bond,		5,000 00

Date of examination by commissioner: Nov. 1.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds: —			
City of Dover, N. H., 6s,	$3,000	$3,360 00	$3,150 00
of Portsmouth, N. H., 6s,	1,000	1,120 00	1,048 75
of Portland, Me., 6s,	5,000	6,000 00	5,218 75
of Brockton 5s,	8,000	8,480 00	8,480 00
of Boston 4s,	7,000	7,070 00	7,000 00
	$24,000	$26,030 00	$24.897 50

Bank Stock.

Everett Nat'l Bank, Boston	$2,700	$3,051 00	$3,043 50
Freeman's Nat'l Bank, Boston,	6,000	7,200 00	*7,176 64
	$8,700	$10,251 00	$10,220 14

* This bank was notified that this investment exceeded the legal limit, and the amount has since been reduced.

MERRIMAC SAVINGS BANK — MERRIMAC.

Incorporated 1871. Number of corporators, 36.

WM. H. HASKELL, *President.* DANIEL J. POORE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$288,647 92	Bank stock,	$6,000 00
Earnings undivided,	1,982 40	Railroad bonds,	10,400 00
Guaranty fund,	5,248 19	Loans on real estate,	137,735 00
		Loans on personal security,	94,705 43
		Deposit in bank, on interest,	46,000 00
		Cash in bank,	1,038 08
	$295,878 51		$295,878 51

Cash on Deposit in Bank: —

First National Bank, Merrimac,		$47,038 08
Whole amount of interest or profits received or earned,		$16,015 74
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	5,373 14
	2½ per cent.,	6,848 58
Times for the dividends, fixed by the by-laws: third Wednesday in April and October.		
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5½.		
The total amount of loans with each specified rate of interest: $71,432.43, 5 per cent.; $14,000, 5½ per cent.; $122,508, 6 per cent.; $5,200, 6½ per cent.; $19,300, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	99	
Aggregate amount of the same,		98,710 00
Number of open accounts,	897	
Number and amount of deposits (including dividends), received for previous year,	734	56,807 96
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	29	15,767 34
Number and amount of open accounts of $50 and less,	269	4,510 13
Number and amount of open accounts exceeding $50, and not more than $100,	122	8,439 70
Number and amount of open accounts exceeding $100, and not more than $200,	121	16,742 59
Number and amount of open accounts exceeding $200, and not more than $500,	173	58,188 32
Number and amount of open accounts of $1,000 or more,	96	120,494 38
Number and amount of open accounts to the credit of women, both adult and minor,	391	118,118 28
Number and amount of open accounts to the credit of guardians,	8	6,658 71
Number and amount of open accounts to the credit of religious and charitable associations,	14	11,883 19
Number and amount of open accounts in trust,	17	7,412 95
Number and amount of withdrawals,	412	46,906 90
Number of accounts opened the previous year,	130	

Number of accounts closed the previous year, ...	125	
Amount of expenses of the corporation during previous year, . . .		$2,060 21
Amount of treasurer's bond, ...		10,000 00

Date of examination by commissioner: May 16.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Merrimac, . .	$6,000	$7,800 00	$6,000 00
RAILROAD BONDS.			
West Amesbury Branch R. R., .	$10,400	$11,440 00	$10,400 00

MERRIMACK RIVER SAVINGS BANK—LOWELL.

Incorporated Feb. 24, 1871. Number of corporators, 39.

J. G. PEABODY, *President.* N. G. LAMSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$412,221 01	Public funds, ...	$4,000 00
Earnings undivided, .	15,016 65	Loans on public funds, . .	900 00
Guaranty fund, . .	2,731 08	Bank stock, ...	24,400 00
		Loans on bank stock, . .	12,400 00
		Loans on railroad bonds, . .	1,000 00
		Real estate by foreclosure, .	1,800 00
		Loans on real estate, . .	215,118 40
		Loans on personal security, .	*160,066 00
		Loans to counties, cities or towns, ...	3,000 00
		Deposit in bank, on interest, .	6,761 75
		Cash on hand, ...	522 59
	$429,968 74		$429,968 74

Loan on Public Funds: —

On $1,000 city of Cincinnati $7\frac{3}{10}$s, ... †$900 00

Loan on Bank Stock: —

On 124 shares Wamesit National Bank, Lowell, ... $12,400 00

Loan on Railroad Bonds: —

On $1,000 Boston and Lowell Railroad, ... †$1,000 00

Amount of real estate held by foreclosure, ... $1,800 00
Assessed value of the same, ... 1,800 00
Amount of income received from the same, ... 875 22
Amount of municipal tax on real estate 97 04

Cash on Deposit in Bank: —

Wamesit National Bank, Lowell, ... $6,761 75

Whole amount of interest or profits received or earned, ... $22,846 54
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 7,098 49; 2 per cent., 7,493 54
Times for the dividends, fixed by the by-laws: first Saturday in May and November.
Average annual per cent. of dividends for the term ending at time of, and including last extra dividend: 5.
The total amount of loans, with each specified rate of interest: $10,250, $4\frac{1}{2}$ per cent.; $101,766, 5 per cent.; $68,500, $5\frac{1}{2}$ per cent.; $194,342.15, 6 per cent.; $17,626.25, 7 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 73

* This bank has been notified that these loans exceed the legal limit.

† This bank was notified that these loans were illegal, and they have since been paid.

Aggregate amount of the same,		$82,312 25
Number of open accounts,	1,025	
Number and amount of deposits (including dividends), received for previous year,	748	109,963 41
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	109	58,756 43
Number and amount of open accounts of $50 and less,	244	4,291 00
Number and amount of open accounts exceeding $50, and not more than $100,	89	5,530 00
Number and amount of open accounts exceeding $100, and not more than $200,	134	18,464 00
Number and amount of open accounts exceeding $200, and not more than $500,	180	58,578 00
Number and amount of open accounts of $1,000 or more,	175	189,765
Number and amount of open accounts to the credit of women, both adult and minor,	287	103,766 00
Number and amount of open accounts to the credit of guardians,	6	3,590 00
Number and amount of open accounts to the credit of religious and charitable associations,	12	7,385 00
Number and amount of open accounts in trust,	267	65,970 00
Number and amount of withdrawals,	606	75,844 65
Number of accounts opened the previous year,	208	
Number of accounts closed the previous year,	160	
Amount of expenses of the corporation during previous year,		798 75
Amount of treasurer's bond,		15,000 00

Date of examination by commissioner: Nov. 28.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town bonds: —			
Town of Provincetown	$4,000	$4,000 00	$4,000 00

Bank Stock.

Tremont Nat'l Bank, Boston,	$4,500	$4,950 00	$4,500 00
Blackstone Nat'l Bank, Boston,	2,500	2,525 00	2,500 00
Atlantic Nat'l Bank, Boston,	1,000	1,450 00	1,000 00
Atlas Nat'l Bank, Boston,	3,000	3,750 00	3,000 00
Nat'l Hide and Leather B'k, Boston,	2,100	2,310 00	2,100 00
Howard Nat'l Bank, Boston,	1,000	1,150 00	1,000 00
North Nat'l Bank, Boston,	900	1,000 00	900 00
Metropolitan Nat'l Bank, Boston,	2,400	2,760 00	2,400 00
Boston Nat'l Bank, Boston,	5,000	5,850 00	5,000 00
Redemption Nat'l Bank, Boston,	2,000	2,600 00	2,000 00
	$24,400	$28,345 00	$24,400 00

MIDDLEBOROUGH SAVINGS BANK — MIDDLEBOROUGH.

Incorporated March 15, 1873. Number of corporators, 36.

EVERETT ROBINSON, *President.* CORNELIUS B. WOOD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$464,660 45	Bank stock,	$13,140 00
Earnings undivided,	8,581 91	Railroad bonds,	5,112 50
Guaranty fund,	5,822 00	Real estate by foreclosure,	2,200 00
Interest paid in advance,	3,438 80	Loans on real estate,	281,019 53
		Loans on personal security,	111,771 25
		Loans to counties, cities or towns,	21,891 11
		Deposit in banks, on interest,	46,404 03
		Expense account,	1 40
		Cash on hand,	963 34
	$482,503 16		$482,503 16

Amount of real estate held by foreclosure,	$2,200 00
Assessed value of the same,	2,250 00
Amount of income received from the same,	41 00
Amount of municipal tax on real estate,	27 26

Cash on Deposit in Banks, amount in each: —

Brockton National Bank, Brockton,	$10,000 00
Home National Bank, Brockton,	10,000 00
Plymouth National Bank, Plymouth,	10,000 00
Maverick National Bank, Boston,	16,404 03

Whole amount of interest or profits received or earned,		$26,047 73
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	8,643 93
	2¼ per cent.,	10,005 75
Times for the dividends, fixed by the by-laws: April and October.		
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4¼.		
The total amount of loans, with each specified rate of interest: $10,000, 4½ per cent.; $46,700, 5 per cent.; $5,000, 5½ per cent.; $349,281.89, 6 per cent.; $5,900, 6½ per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	380	
Aggregate amount of the same,		297,309 49
Number of open accounts,	1,695	
Number and amount of deposits (including dividends), received for previous year,	1,040	109,049 95
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	80	41,584 55
Number and amount of open accounts of $50 and less,	583	9,640 13
Number and amount of open accounts exceeding $50, and not more than $100,	168	11,983 99
Number and amount of open accounts exceeding $100, and not more than $200,	263	35,570 52

Number and amount of open accounts exceeding $200, and not more than $500,	334	$108,224 34
Number and amount of open accounts of $1,000 or more,	135	156,487 22
Number and amount of open accounts to the credit of women, both adult and minor,	896	195,757 00
Number and amount of open accounts to the credit of guardians,	24	8,173 05
Number and amount of open accounts to the credit of religious and charitable associations,	20	6,088 29
Number and amount of open accounts in trust,	117	39,043 11
Number and amount of withdrawals,	826	89,838 72
Number of accounts opened the previous year,	246	
Number of accounts closed the previous year,	198	
Amount of expenses of the corporation during previous year,		906 02
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: July 16.

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l Bank of Commerce, New Bedford,	$3,000	$3,840 00	$3,540 00
Webster Nat'l Bank, Boston,	5,000	5,450 00	4,961 00
Tremont Nat'l Bank, Boston,	2,200	2,398 00	2,329 00
Suffolk Nat'l Bank, Boston,	2,100	2,499 00	2,310 00
	$12,300	$14,187 00	$13,140 00

Railroad Bonds.

Old Colony Railroad,	$5,000	$5,800 00	$5,112 50

MIDDLESEX INSTITUTION FOR SAVINGS — CONCORD.

Incorporated, 1835. No. of corporators, 22.

GEO. M. BROOKE, *President.* GEO. HEYWOOD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$1,003,575 70	Public funds, ...	$5,000 00
Earnings undivided, .	50,297 82	Bank stock, ...	281,500 00
Guaranty fund, . .	10,000 00	Railroad bonds, . . .	142,000 00
		Real estate by foreclosure, .	26,500 00
		Loans on real estate, . .	318,918 80
		Loans on personal security, .	196,700 00
		Loans to counties, cities or towns, ...	53,500 00
		Expense account, . . .	757 10
		Cash in bank, ...	38,997 62
	$1,063,873 52		$1,063,873 52

Amount of real estate held by foreclosure, ...		$26,500 00
Assessed value of the same, ...		23,400 00
Amount of income received from the same, ...		500 00
Amount of municipal tax on real estate, ...		705 17
Cash on Deposit in Bank: —		
Concord National Bank, Concord, ...		$38,997 62
Whole amount of interest or profits received or earned, ...		$61,306 00
Rate and amount of each semi-annual dividend for previous year, ...	2 per cent.,	19,195 33
	2 per cent.,	19,422 56
Times for the dividends, fixed by the by-laws: June and December.		
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $4\frac{2}{5}$.		
The total amount of loans, with each specified rate of interest: $6,000, 4 per cent.; $31,500, $4\frac{1}{2}$ per cent.; $97,868.80, 5 per cent.; $287,600, 6 per cent.; $65,150, $6\frac{1}{2}$ per cent.; $37,000, 7 per cent.; $14,000, $7\frac{1}{2}$ per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each, ...	145	
Aggregate amount of the same, ...		191,750 00
Amount of investments from which no income is received, ...		10,000 00
Number of open accounts, ...	3,068	
Number and amount of deposits (including dividends), received for previous year, ...	1,454	138,380 00
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ...	93	47,615 00
Number and amount of open accounts of $50 and less, ...	847	16,642 00
Number and amount of open accounts exceeding $50, and not more than $100, ...	357	24,884 00
Number and amount of open accounts exceeding $100, and not more than $200, ...	391	55,307 00
Number and amount of open accounts exceeding $200, and not more than $500, ...	567	186,647 00
Number and amount of open accounts of $1,000 or more, ...	276	284,508 00
Number and amount of open accounts to the credit of women, both adult and minor, ...	1,541	511,301 00

Number and amount of open accounts to the credit of guardians,	29	$12,786 00
Number and amount of open accounts to the credit of religious and charitable associations,	19	8,295 00
Number and amount of open accounts in trust,	243	91,053 00
Number and amount of withdrawals,	1,388	150,318 00
Number of accounts opened the previous year,	292	
Number of accounts closed the previous year,	263	
Amount of expenses of the corporation during previous year,		6,252 57
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: June 20.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
State bonds: —			
State of Maine,	$5,000	$5,600 00	$5,600 00

BANK STOCK.

Framingham Nat'l Bank, Framingham,	$500	$750 00	$500 00
Blackstone Nat'l Bank, Boston,	10,600	10,732 50	10,600 00
Boston Nat'l Bank, Boston,	13,300	15,461 25	13,300 00
Central Nat'l Bank, Boston,	5,000	3,362 50	10,000 00
City Nat'l Bank, Boston,	10,000	11,900 00	10,000 00
Columbian Nat'l Bank, Boston,	6,700	8,643 00	6,700 00
Commerce Nat'l Bank, Boston,	11,300	12,938 50	11,300 00
Continental Nat'l Bank, Boston,	2,700	2,970 00	2,700 00
Eagle Nat'l Bank, Boston,	15,000	16,443 75	15,000 00
Eliot Nat'l Bank, Boston,	16,700	20,875 00	16,700 00
Faneuil Hall Nat'l Bank, Boston,	10,000	13,025 00	10,000 00
First Nat'l Bank, Boston,	2,800	5,411 00	2,800 00
Hamilton Nat'l Bank, Boston,	2,100	2,457 00	2,100 00
Hide and Leather Nat'l B'k, Boston,	7,200	7,848 00	7,200 00
Howard Nat'l Bank, Boston,	20,000	24,400 00	20,000 00
Lincoln Nat'l Bank, Boston,	5,000	5,175 00	5,000 00
Market Nat'l Bank, Boston,	5,600	5,488 00	5,600 00
Merchants' Nat'l Bank, Boston,	15,000	20,550 00	15,000 00
North America Nat'l Bank, Boston,	10,000	10,925 00	10,000 00
Old Boston Nat'l Bank, Boston,	600	741 00	600 00
Revere Nat'l Bank, Boston,	22,500	26,268 75	22,500 00
Second Nat'l Bank, Boston,	4,500	6,795 00	4,500 00
Shawmut Nat'l Bank, Boston,	10,000	11,625 00	10,000 00
Shoe and Leather Nat'l B'k, Boston,	10,000	9,050 00	10,000 00
State Nat'l Bank, Boston,	13,800	17,526 00	13,800 00
Third Nat'l Bank, Boston,	1,000	965 00	1,000 00
Traders' Nat'l Bank, Boston,	5,700	4,716 75	5,700 00
Tremont Nat'l Bank Boston,	10,000	11,000 00	10,000 00
Webster Nat'l Bank, Boston,	15,000	16,350 00	15,000 00
Concord Nat'l Bank, Concord,	10,000	12,500 00	10,000 00
Old Lowell Nat'l Bank, Lowell,	900	1,080 00	900 00
First Nat'l Bank, Marlboro',	3,000	3,300 00	3,000 00
	$276,500	$321,273 00	$281,500 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany Railroad 7s, . .	$100,000	$121,750 00	$100,000 00
Eastern Railroad 6s, . . .	42,000	46,935 00	42,000 00
	$142,000	$168,685 00	$142,000 00

MILFORD SAVINGS BANK — MILFORD.

Incorporated April 24, 1851. Number of corporators, 40.

O. UNDERWOOD, *President.* J. E. WALKER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$910,433 71	Public funds, ...	$127,810 00
Earnings undivided, .	10,923 87	Loans on public funds, . .	450 00
Guaranty fund, . .	13,260 42	Bank stock, ...	177,892 74
		Loans on bank stock, . .	7,530 00
		Railroad bonds, . . .	11,440 00
		Real estate, ...	27,000 00
		Real estate by foreclosure, .	1,780 22
		Loans on real estate, . .	270,309 36
		Loans on personal security, .	288,270 45
		Loans to counties, cities, or towns, ...	16,700 00
		Deposit in banks, on interest, .	986 52
		Cash on hand, ...	4,448 71
	$934,618 00		$934,618 00

Loans on Public Funds, amount on each: —

On $500 United States 4½s, ...	$400 00
On $300 United States 4s, ...	50 00

Loans on Bank Stock, amount on each: —

On 123 shares Milford National Bank, Milford, ...	$7,030 00
On 5 shares Home National Bank, Milford, ...	500 00

Invested in real estate (for banking purposes), ...	$27,000 00
Estimated value of the same, ...	27,000 00
Amount of real estate held by foreclosure, ...	1,780 22
Assessed value of the same, ...	1,900 00
Amount of income received from the same, ...	174 00
Amount of municipal tax on real estate, ...	364 17

Cash on Deposit in Banks, amount in each: —

Maverick National Bank, Boston, ...	$521 67
Manufacturers' National Bank, Boston, ...	464 85

Whole amount of interest or profits received or earned, ...		$43,636 01
Rate and amount of each semi-annual dividend for previous year, ...	2 per cent.,	16,147 81
	2 per cent.,	16,726 38

Times for the dividends, fixed by the by-laws: second Saturday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $6\frac{17}{20}$.

The total amount of loans, with each specified rate of interest: $5,350, 4 per cent.; $19,000, 4½ per cent.; $282,600.87, 5 per cent.; $46,270.04, 5½ per cent.; $10,000, 5¾ per cent.; $155,018.90, 6 per cent.; $23,045, 6½ per cent.; $39,475, 7 per cent.; $300, $7\frac{3}{10}$ per cent.; $700, 7½ per cent.; $1,500, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 232

Aggregate amount of the same,		$214,259 66
Amount of investments from which no income is received,		27,000 00
Number of open accounts,	3,124	
Number and amount of deposits (including dividends), received for previous year,	2,903	245,281 74
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	168	89,089 37
Number and amount of open accounts of $50 and less,	859	15,572 83
Number and amount of open accounts exceeding $50, and not more than $100,	380	25,841 90
Number and amount of open accounts exceeding $100, and not more than $200,	488	67,558 98
Number and amount of open accounts exceeding $200, and not more than $500,	698	221,543 89
Number and amount of open accounts of $1,000 or more,	245	275,465 92
Number and amount of open accounts to the credit of women, both adult and minor,	1,683	460,822 35
Number and amount of open accounts to the credit of guardians,	14	6,669 77
Number and amount of open accounts to the credit of religious and charitable associations,	16	7,218 84
Number and amount of open accounts in trust,	87	45,204 00
Number and amount of withdrawals,	2,236	171,286 05
Number of accounts opened the previous year,	601	
Number of accounts closed the previous year,	394	
Amount of expenses of the corporation during previous year,		2,219 74
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: July 18.

Public Funds

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$16,500	$20,130 00	$16,500 00
" " 4½s,	42,000	48,195 00	43,310 00
City and town bonds: —			
City of Portland, Me., 6s,	2,000	2,600 00	2,000 00
Town of Beverly 6s,	10,000	10,600 00	10,000 00
Milford 5s,	36,000	40,320 00	36,000 00
of Milford 6s, 1887,	10,000	10,800 00	10,000 00
of Milford 6s, 1897,	10,000	12,300 00	10,000 00
	$126,500	$144,945 00	$127,810 00

Bank Stock.

Atlantic Nat'l Bank, Boston,	$1,000	$1,520 00	$1,530 00
Atlas Nat'l Bank, Boston,	5,000	6,250 00	6,500 00
Blackstone Nat'l Bank, Boston,	2,300	2,328 75	2,300 00
Boylston Nat'l Bank, Boston,	700	820 75	1,070 12
Central Nat'l Bank, Boston,	15,000	10,087 50	27,000 00
Continental Nat'l Bank, Boston,	2,500	2,753 12	2,955 25
Eagle Nat'l Bank, Boston,	500	548 12	588 75
Eliot Nat'l Bank, Boston,	4,800	6,000 00	5,682 99

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Exchange Nat'l Bank, Boston,	$2,500	$2,875 00	$3,581 25
Freeman's Nat'l Bank, Boston,	4,000	4,740 00	5,360 00
Hide and Leather Nat'l B'k, Boston,	10,000	10,900 00	10,659 00
Howard Nat'l Bank, Boston,	4,200	5,124 00	4,496 00
North Nat'l Bank, Boston,	7,800	9,769 50	10,766 63
Redemption Nat'l Bank, Boston,	11,000	14,135 00	15,655 00
Revere Nat'l Bank, Boston,	3,000	3,502 50	3,000 00
Shoe and Leather Nat'l B'k, Boston,	200	181 00	274 50
Shawmut Nat'l Bank, Boston,	10,000	11,625 00	12,057 50
Union Nat'l Bank, Boston,	4,700	6,779 75	7,496 50
Washington Nat'l Bank, Boston,	4,000	5,260 00	5,505 00
Webster Nat'l Bank, Boston,	700	763 88	700 00
Home Nat'l Bank, Brockton,	10,000	11,500 00	10,000 00
Home Nat'l Bank, Milford,	7,000	8,400 00	7,000 00
Milford Nat'l Bank, Milford,	26,900	36,315 00	*31,013 75
Hopkinton Nat'l Bank, Hopkinton,	2,700	3,240 00	2,700 00
	$140,500	$165,418 87	$177,892 74

RAILROAD BONDS.

Boston & Albany R R. 7s,	$3,000	$3,652 50	$3,600 00
Boston & Albany R. R. 6s,	7,000	8,260 00	7,840 00
	$10,000	$11,912 50	$11,440 00

* This bank has been notified that this investment exceeds the legal limit.

MILLBURY SAVINGS BANK — MILLBURY.

Incorporated, 1854. No. of corporators, 47.

WILLIAM R. HILL, *President.* DAVID ATWOOD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$598,991 82	Public funds,	$48,000 00
Earnings undivided,	14,076 36	Loans on public funds,	3,000 00
Guaranty fund,	8,875 00	Bank stock,	135,900 00
Suspense,	275 00	Loans on bank stock,	8,000 00
		Railroad bonds,	20,000 00
		Real estate,	18,000 00
		Real estate by foreclosure,	4,833 84
		Loans on real estate,	214,015 00
		Loans on personal security,	30,000 00
		Loans to counties, cities or towns,	85,500 00
		Deposit in bank, on interest,	38,547 09
		Expense account,	477 66
		Premium account,	13,500 00
		Safe and furniture,	800 00
		Cash on hand,	1,644 59
	$622,218 18		$622,218 18

Loans on Public Funds: —

On $1,000 city of Lewiston, Me.,	$3,000 00
On $1,000 city of Chicago, Ill.,*	
On $1,000 United States 4s, consols,	

Loan on Bank Stock: —

On 88 shares Millbury National Bank,	$8,000 00

Invested in real estate (for banking purposes),	$18,000 00
Estimated value of the same,	18,000 00
Amount of real estate held by foreclosure,	4,843 84
Assessed value of the same,	5,200 00
Amount of income received from the same,	135 00
Amount of municipal tax on real estate,	277 76

Cash on Deposit in Bank: —

Millbury National Bank,	$38,547 09

Whole amount of interest or profits received or earned,	$31,592 27
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	10,977 60
2 per cent.,	11,291 15

Times for the dividends, fixed by the by-laws: January and July.

The total amount of loans, with each specified rate of interest: $22,000, 4 per cent.; $11,000, 4¼ per cent.; $18,000, 4½ per cent.; $51,000, 5 per cent.; $10,000, 5½ per cent.; $228,515, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, . . . 138

* This bank was notified that this loan was illegal and the note has since been paid.

Aggregate amount of the same,		$123,265 00
Number of open accounts,	1,522	
Number and amount of deposits (including dividends) received for previous year,	1,157	115,316 82
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	74	54,143 57
Number and amount of open accounts of $50 and less,	415	7,642 35
Number and amount of open accounts exceeding $50, and not more than $100,	157	11,453 57
Number and amount of open accounts exceeding $100, and not more than $200,	217	30,545 90
Number and amount of open accounts exceeding $200, and not more than $500,	245	81,755 84
Number and amount of open accounts of $1,000 or more,	260	307,037 83
Number and amount of open accounts to the credit of women, both adult and minor,	666	245,198 53
Number and amount of open accounts to the credit of guardians,	11	6,978 26
Number and amount of open accounts to the credit of religious and charitable associations,	17	7,715 96
Number and amount of open accounts in trust,	43	32,517 55
Number and amount of withdrawals,	871	92,262 64
Number of accounts opened the previous year,	237	
Number of accounts closed the previous year,	186	
Amount of expenses of the corporation during previous year,		1,355 85
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: March 17.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	$10,000	$11,450 00	$10,000 00
City and town bonds: —			
City of Portland, Me., 6s,	6,000	7,020 00	6,000 00
of Bath, Me., 6s,	6,000	6,300 00	6,000 00
of Lawrence 6s,	3,000	3,480 00	3,000 00
of Columbus, O., 4s,	10,000	10,000 00	10,000 00
Town of Westborough 5s,	3,000	3,450 00	3,000 00
of Hopkinton 4s,	6,000	6,180 00	6,000 00
of Clinton 4s,	4,000	4,120 00	4,000 00
	$48,000	$52,000 00	$48,000 00

Bank Stock.

Atlas Nat'l Bank, Boston,	$5,000	$6,250 00	$5,000 00
Blackstone Nat'l Bank, Boston,	6,300	6,363 00	6,300 00
Boston Nat'l Bank, Boston,	4,900	5,684 00	4,900 00
Continental Nat'l Bank, Boston,	2,000	2,200 00	2,000 00
Eliot Nat'l Bank, Boston,	10,000	12,500 00	10,000 00
First Ward Nat'l Bank, Boston,	5,000	5,725 00	5,000 00
Globe Nat'l Bank, Boston,	4,200	4,389 00	4,200 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Hamilton Nat'l Bank, Boston, . .	$2,500	$2,925 00	$2,500 00
Manufacturers' Nat'l Bank, Boston,	2,500	2,487 50	2,500 00
Merchandise Nat'l Bank, Boston, .	2,500	2,487 50	2,500 00
Merchants' Nat'l Bank, Boston, .	2,300	3,151 00	2,300 00
Nat'l Bank of Commerce, Boston, .	5,700	6,526 50	5,700 00
Nat'l Bank of No. America, Boston,	1,500	1,612 50	1,500 00
Commonwealth Nat'l Bank, Boston,	10,000	11,050 00	10,000 00
Eagle Nat'l Bank, Boston, . .	1,200	1,314 00	1,200 00
Hide and Leather Nat'l B'k, Boston,	5,000	5,450 00	5,000 00
North Nat'l Bank, Boston, . .	4,000	4,960 00	4,000 00
Old Boston Nat'l Bank, Boston, .	300	370 50	300 00
Second Nat'l Bank, Boston, . .	3,500	5,250 00	3,500 00
Shawmut Nat'l Bank, Boston, . .	2,500	2,875 00	2,500 00
Shoe and Leather, ...	7,400	6,697 00	7,400 00
State Nat'l Bank, Boston, . .	5,000	6,325 00	5,000 00
Suffolk Nat'l Bank, Boston, . .	2,000	2,400 00	2,000 00
Third Nat'l Bank, Boston, . .	2,000	1,930 00	2,000 00
Traders' Nat'l Bank, Boston, . .	7,000	5,810 00	7,000 00
Central Nat'l Bank, Worcester, .	3,600	4,860 00	3,600 00
Citizens' Nat'l Bank, Worcester, .	500	600 00	500 00
City Nat'l Bank, Worcester, . .	2,700	3,240 00	2,700 00
Quinsigamond Nat'l B'k, Worcester,	2,500	2,750 00	2,500 00
Worcester Nat'l Bank, Worcester, .	900	1,125 00	900 00
First Nat'l Bank, Grafton, . .	4,000	5,200 00	4,000 00
Oxford Nat'l Bank, Oxford, . .	600	780 00	600 00
Millbury Nat'l Bank, Millbury, .	16,800	21,840 00	16,800 00
	$135,900	$157,127 50	$135,900 00

RAILROAD BONDS.

Providence & Worcester R. R. 6s, .	$20,000	$23,600 00	$20,000 00

MINERS' SAVINGS BANK — WEST STOCKBRIDGE.

Incorporated Feb. 28, 1872. Number of corporators, 38.

GEORGE W. KNIFFIN, *President.* WILLIAM C. SPAULDING, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$68,274 67	Public funds, ...	$21,215 17
Earnings undivided. .	2,641 98	Bank stock, ...	7,425 50
Guaranty fund, . .	850 00	Railroad bonds, . . .	4,430 00
		Loans on real estate, . .	37,200 00
		Loans on personal security, .	1,000 00
		Cash in bank, ...	495 98
	$71,766 65		$71,766 65

Cash on Deposit in Bank: —

Housatonic National Bank, ... $495 98

Whole amount of interest or profits received or earned, ... $4,138 88

Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 1,141 30; 2 per cent., 1,174 70

Times for the dividends, fixed by the by-laws: first Wednesday in January and July.

The total amount of loans, with each specified rate of interest: $15,500, 5 per cent.; $22,700, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ...	29	
Aggregate amount of the same, ...		19,700 00
Number of open accounts, ...	283	
Number and amount of deposits (including dividends) received for previous year, ...	183	18,234 40
Number and amount of deposits of and exceeding $300 at any one time for the previous year, ...	11	6,220 00
Number and amount of open accounts of $50 and less, . . .	82	1,570 35
Number and amount of open accounts exceeding $50, and not more than $100, ...	47	3,560 83
Number and amount of open accounts exceeding $100, and not more than $200, ...	52	7,469 22
Number and amount of open accounts exceeding $200, and not more than $500, ...	52	16,876 97
Number and amount of open accounts of $1,000 or more, . . .	15	15,140 00
Number and amount of open accounts to the credit of women, both adult and minor, ...	136	24,802 91
Number and amount of open accounts to the credit of guardians, .	3	2,566 64
Number and amount of open accounts in trust, ...	2	218 92
Number and amount of withdrawals, ...	161	10,905 22
Number of accounts opened the previous year, ...	53	
Number of accounts closed the previous year, ...	40	
Amount of expenses of the corporation during previous year, . . .		471 77
Amount of treasurer's bond, ...		5,000 00

Date of examination by commissioner: Sept. 26.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, registered, . .	$12,200	$14,823 00	$13,294 50
City and town bonds: —			
City of Providence, R. I., . .	6,000	6,975 00	6,975 00
Town of Lee, ...	1,000	1,000 00	945 67
	$19,200	$22,798 00	$21,215 17

BANK STOCK.

Housatonic Nat'l B'k, Stockbridge, .	$1,400	$2,660 00	$2,100 00
Nat'l Mahaiwe B'k, Gt. Barrington,	1,000	1,465 00	1,457 50
Pittsfield Nat'l Bank, Pittsfield, .	1,300	2,145 00	2,028 00
Berkshire Nat'l Bank, No. Adams, .	1,500	1,845 00	1,840 00
	$5,200	$8,115 00	$7,425 50

RAILROAD BONDS.

Vermont & Massachusetts Railroad,	$4,000	$4,440 00	$4,430 00

MONSON SAVINGS BANK—MONSON.

Incorporated, 1872. Number of corporators, 20.

C. H. Merrick, *President.* E. F. Morris, *Treasurer.*

Statement.

Liabilities.		Assets.	
Deposits,	$499,786 29	Public funds,	$33,500 00
Earnings undivided,	5,641 82	Loans on public funds,	2,000 00
Guaranty fund,	2,835 00	Bank stock,	44,405 25
		Loans on bank stock,	7,550 00
		Railroad bonds,	4,144 65
		Real estate by foreclosure,	21,594 47
		Loans on real estate,	268,845 00
		Loans on personal security,	48,320 00
		Deposit in banks, on interest,	77,748 37
		Cash on hand,	155 37
	$508,263 11		$508,263 11

Loan on Public Funds:—

On $2,000 United States 4s,	$2,000 00

Loans on Bank Stock, amount on each:—

On 120 shares Monson National Bank,	$6,550 00
On 10 shares Third National Bank, Springfield,	1,000 00

Amount of real estate held by foreclosure,	$21,594 47
Assessed value of the same,	18,950 00
Amount of income received from the same,	1,250 00
Amount of municipal tax on real estate,	241 31

Cash on Deposit in Banks, amount in each:—

Chicopee National Bank, Springfield,	$25,000 00
Agawam National Bank, Springfield,	20,748 37
Third National Bank, Springfield,	20,000 00
City National Bank, Springfield,	12,000 00

Whole amount of interest or profits received or earned,		$35,137 99
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	9,271 87
	2 per cent.,	9,523 45

Times for the dividends fixed by the by-laws: first Monday in April and October.

The total amount of loans, with each specified rate of interest: $77,748, 4 per cent.; $169,350, 5 per cent.; $9,500, 5½ per cent.; $139,465, 6 per cent.; $8,400, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	126	
Aggregate amount of the same,		156,195 00
Amount of investments from which no income is received,		400 00
Number of open accounts,	1,236	
Number and amount of deposits (including dividends), received for previous year,	3,310	113,950 10

Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	73	$39,269 57
Number and amount of open accounts of $50 and less,	305	5,657 65
Number and amount of open accounts exceeding $50, and not more than $100,	118	8,285 84
Number and amount of open accounts exceeding $100, and not more than $200,	154	21,397 32
Number and amount of open accounts exceeding $200, and not more than $500,	272	90,507 15
Number and amount of open accounts of $1,000 or more,	168	196,558 14
Number and amount of open accounts to the credit of women, both adult and minor,	675	259,905 68
Number and amount of open accounts to the credit of guardians,	4	2,114 39
Number and amount of open accounts to the credit of religious and charitable associations,	10	2,922 74
Number and amount of open accounts in trust,	17	12,353 39
Number and amount of withdrawals,	580	88,634 69
Number of accounts opened the previous year,	201	
Number of accounts closed the previous year,	151	
Amount of expenses of the corporation during previous year,		1,334 90
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: July 23.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$10,000	$12,200 00	$10,000 00
Town and city bonds: —			
Town of Westfield 6s,	10,000	11,000 00	9,550 00
City of Worcester 5s,	13,000	15,150 00	13,950 00
	$33,000	$38,350 00	$33,500 00

Bank Stock.

North Nat'l Bank, Boston,	$2,000	$2,560 00	$2,465 00
Nat'l Eagle Bank, Boston,	2,000	2,200 00	2,260 00
Nat'l B'k of North America, Boston,	2,000	2,200 00	2,290 00
Nat'l Bank of Redemption, Boston,	2,500	3,250 00	3,576 50
Blackstone Nat'l Bank, Boston,	1,500	1,545 00	1,440 00
Eliot Nat'l Bank, Boston,	2,500	3,125 00	2,800 00
Massachusetts Nat'l Bank, Boston,	500	565 00	641 50
Suffolk Nat'l Bank, Boston,	4,000	4,800 00	5,070 00
Tremont Nat'l Bank, Boston,	1,000	1,130 00	1,150 00
Merchants' Nat'l Bank, Boston,	3,000	4,140 00	3,946 25
State Nat'l Bank, Boston,	500	640 00	577 75
Webster Nat'l Bank, Boston,	1,000	1,080 00	1,065 00
Hide and Leather Nat'l B'k, Boston,	1,000	1,100 00	1,162 75
Commerce Nat'l Bank, Boston,	2,500	2,875 00	3,859 50

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Revere Nat'l Bank, Boston, . .	$1,100	$1,287 00	$1,277 25
Exchange Nat'l Bank, Boston, .	500	610 00	881 25
City Nat'l Bank, Springfield, . .	2,000	2,600 00	2,000 00
Ware Nat'l Bank, Ware, . . .	300	375 00	382 50
Monson Nat'l Bank, Monson, . .	5,900	8,555 00	7,560 00
	$35,800	$44,637 00	$44,405 25

RAILROAD BONDS.

Eastern Railroad 6s, . . .	$5,000	$5,600 00	$4,144 65

NANTUCKET INSTITUTION FOR SAVINGS — NANTUCKET.

Incorporated 1834. Number of corporators, 33.

THOMAS G. FOLGER, *President.* MATTHEW BARNEY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$341,374 03	Public funds,	$33,500 00
Earnings undivided,	9,200 52	Loans on public funds,	100 00
Guaranty fund,	5,970 79	Bank stock,	1,400 00
		Loans on bank stock,	800 00
		Railroad bonds,	5,000 00
		Real estate,	3,575 00
		Real estate by foreclosure,	27,366 57
		Loans on real estate,	202,677 64
		Loans on personal security,	46,573 00
		Loans to counties, cities or towns,	2,000 00
		Deposit in banks, on interest,	24,549 88
		Expense account,	689 50
		Cash on hand and in bank,	8,313 75
	$356,545 34		$356,545 34

Loan on Public Funds: —

On $500 United States 4½s, ... $100 00

Loans on Bank Stock: —

On 8 shares Pacific National Bank, Nantucket, ... $800 00

Invested in real estate (for banking purposes), ... $3,575 00
Estimated value of the same, ... 4,000 00
Amount of real estate held by foreclosure, ... 27,366 57
Assessed value of the same, ... 34,600 00
Amount of income received from the same, ... 2,140 44
Amount of municipal tax on real estate, ... 1,235 49

Cash on Deposit in Banks, amount in each: —

North National Bank, Boston, ... $8,676 87
Revere National Bank, Boston, ... 8,530 56
Redemption National Bank, Boston, ... 6,970 00
Maverick National Bank, Boston, ... 372 45
Pacific National Bank, Nantucket, ... 3,656 47

Whole amount of interest or profits received or earned, ... $17,614 58
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 6,654 11; 2 per cent., 6,641 64

Times for the dividends, fixed by the by-laws: first Monday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: $2,000, 4 per cent.; $60,550, 5 per cent.; $30,150, 5½ per cent.; $117,425, 6 per cent.; $24,502.50, 6½ per cent.; $1,435, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	84	
Aggregate amount of the same,		$97,597 50
Amount of investments from which no income is received,		20,400 11
Number of open accounts,	1,149	
Number and amount of deposits (including dividends), received for previous year,	546	66,178 85
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	45	24,663 85
Number and amount of open accounts of $50 and less,	454	7,222 28
Number and amount of open accounts exceeding $50, and not more than $100,	116	8,483 71
Number and amount of open accounts exceeding $100, and not more than $200,	275	45,247 58
Number and amount of open accounts exceeding $200, and not more than $500,	225	74,276 68
Number and amount of open accounts of $1,000 or more,	73	78,343 00
Number and amount of open accounts to the credit of women, both adult and minor,	638	177,312 36
Number and amount of open accounts to the credit of guardians,	110	3,585 55
Number and amount of open accounts to the credit of religious and charitable associations,	16	7,860 20
Number and amount of open accounts in trust,	74	30,945 74
Number and amount of withdrawals,	942	70,725 04
Number of accounts opened the previous year,	109	
Number of accounts closed the previous year,	110	
Amount of expenses of the corporation during previous year,		1,824 41
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: July 20.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia bonds,	$10,000	$11,850 00	$10,000 00
City and town bonds: —			
City of Detroit,	1,000	1,225 00	1,000 00
of Portland, Me.,	1,000	1,200 00	*1,000 00
of Fall River,	5,000	6,200 00	6,000 00
of Haverhill,	4,000	4,210 00	4,000 00
of Lawrence,	1,000	1,190 00	1,000 00
Richland Township School,	8,000	8,450 00	*8,000 00
Center Township School,	2,500	2,650 00	*2,500 00
	$32,500	$36,975 00	$33,500 00

Bank Stock.

Nat'l Bank of Commerce, New Bedford,	$1,400	$1,820 00	$1,400 00

* This bank has been notified that these investments are illegal.

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell Railroad, . .	$5,000	$5,075 00	*$5,000 00

* This bank has been notified that this investment is illegal.

NATICK FIVE CENTS SAVINGS BANK—NATICK.

Incorporated April 5, 1859. Number of corporators, 45.

JOHN O. WILSON, *President.* JAMES WHITNEY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$791,868 57	Public funds,	$70,069 72
Earnings undivided,	22,878 96	Loans on public funds,	3,050 00
Guaranty fund,	12,345 12	Bank stock,	104,781 87
		Loans on bank stock,	25,200 00
		Railroad bonds,	27,463 17
		Real estate by foreclosure,	5,675 00
		Loans on real estate,	390,120 71
		Loans on personal security,	10,864 55
		Loans to counties, cities or towns,	36,100 00
		Loans on bank books,	1,400 00
		Deposit in banks, on interest,	120,000 00
		Expense account,	913 53
		Furniture and fixtures,	583 99
		Cash on hand and in bank,	30,870 11
	$827,092 65		$827,092 65

Loan on Public Funds: —

On $3,600 United States 4s,	$3,050 00

Loans on Bank Stock, amount on each: —

On 10 shares South Framingham National Bank,	$1,000 00
On 43 shares Natick National Bank; 15 shares National Bank of Commerce, Boston; 6 shares Rollstone National Bank; 6 shares Second National Bank, Boston, and 50 shares Commonwealth National Bank.	12,000 00
On 30 shares Wachusett National Bank, Fitchburg,	3,000 00
On 42 shares Natick National Bank,	4,200 00
On 50 shares Merchants' National Bank, Boston,	5,000 00

Amount of real estate held by foreclosure,	$5,675 00
Assessed value of the same,	4,125 00
Amount of income received from the same,	374 15
Amount of municipal tax on real estate,	56 00

Cash on Deposit in Banks, amount in each: —

North National Bank, Boston,	$40,000 00
Wachusett National Bank, Fitchburg,	35,000 00
Massachusetts National Bank, Boston,	10,000 00
First National Bank, Marlborough,	20,000 00
Natick National Bank, Natick,	15,000 00

Whole amount of interest or profits received or earned,		$40,849 56
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	12,528 16
	2 per cent.,	14,508 24

Times for the dividends, fixed by the by-laws: first Saturday in May and November.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4¼.		
The total amount of loans, with each specified rate of interest: $50,000, 3 per cent.; $80,000, 3½ per cent.; $15,550, 4 per cent.; $21,500, 4½ per cent.; $16,960 5 per cent.; $22,500, 5½ per cent.; $241,139.55, 6 per cent.; $99,035.02, 6½ per cent.; $7,240, 7 3/10 per cent.; $2,820.69, 7½ per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	234	
Aggregate amount of the same,		$224,715 26
Amount of investments from which no income is received,		2,500 00
Number of open accounts,	3,484	
Number and amount of deposits (including dividends), received for previous year,	3,922	263,584 24
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	160	92,376 87
Number and amount of open accounts of $50 and less,	1,587	23,146 30
Number and amount of open accounts exceeding $50, and not more than $100,	374	27,301 81
Number and amount of open accounts exceeding $100, and not more than $200,	394	55,444 72
Number and amount of open accounts exceeding $200, and not more than $500,	488	156,689 65
Number and amount of open accounts of $1,000 or more,	236	263,881 93
Number and amount of open accounts to the credit of women, both adult and minor,	1,646	317,538 77
Number and amount of open accounts to the credit of guardians,	10	4,983 29
Number and amount of open accounts to the credit of religious and charitable associations,	48	15,171 25
Number and amount of open accounts in trust,	180	85,319 50
Number and amount of withdrawals,	2,169	200,462 98
Number of accounts opened the previous year,	727	
Number of accounts closed the previous year,	457	
Amount of expenses of the corporation during previous year,		1,830 75
Amount of treasurer's bond,		30,000 00
Date of examination by commissioner: May 18.		

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$10,000	$12,212 60	$10,000 00
City and town bonds: —			
City of Boston water loan,	10,000	10,550 00	10,132 22
of Fall River water bonds,	16,000	18,400 00	16,720 00
of Cambridge sewer loan,	4,000	5,160 00	4,780 00
of Worcester sewer loan,	3,000	3,225 00	3,270 00
Town of Abington bonds,	8,000	8,080 00	8,080 00
of Natick water bonds,	1,000	1,092 50	1,092 50
of Brookline water bonds,	10,000	13,200 00	13,800 00
of North Adams water bond,	2,000	2,120 00	2,195 00
	$64,000	$74,040 10	$70,069 72

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested
Atlas Nat'l Bank, Boston,	$2,600	$3,250 00	$3,180 00
Boston Nat'l Bank, Boston,	11,500	13,368 75	13,886 25
Boylston Nat'l Bank, Boston,	700	820 75	845 25
Central Nat'l Bank, Boston,	2,700	1,815 75	2,693 00
Continental Nat'l Bank, Boston,	500	550 63	581 25
Columbian Nat'l Bank, Boston,	1,300	1,662 00	1,855 75
Commonwealth Nat'l B'k, Boston,	2,100	2,323 13	2,654 75
Commerce Nat'l Bank, Boston,	4,600	5,267 00	5,684 50
Dedham Nat'l Bank, Dedham,	3,300	3,795 00	3,926 50
Eliot Nat'l Bank, Boston,	1,900	2,375 00	2,300 00
Everett Nat'l Bank, Boston,	7,000	7,770 00	8,210 00
Exchange Nat'l Bank, Boston,	1,500	1,785 00	2,160 00
Framingham Nat'l Bank, Framingham,	1,700	2,315 00	2,430 00
Frst National Bank, Chelsea,	3,200	3,840 00	3,976 00
Home Nat'l Bank, Brockton,	5,500	6,325 00	5,575 00
Howard Nat'l Bank, Boston,	6,200	7,564 00	7,779 37
Metropolitan Nat'l Bank, Boston,	600	693 00	620 00
Merchandise Nat'l Bank, Boston,	3,200	3,168 00	3,501 25
Merchants' Nat'l Bank, Boston,	4,600	6,302 00	6,393 75
Monument Nat'l Bank, Boston,	1,500	3,093 75	2,775 00
Natick Nat'l Bank, Natick,	2,000	2,600 00	2,000 00
Newton Nat'l Bank, Newton,	2,000	2,200 00	2,230 00
North Nat'l Bank, Boston,	400	501 00	516 00
North America Nat'l Bank, Boston,	5,100	5,584 51	5,826 50
Redemption Nat'l Bank, Boston,	1,400	1,799 00	2,135 00
Republic Nat'l Bank, Boston,	3,000	3,877 50	3,825 00
Second Nat'l Bank, Boston,	1,000	1,511 25	1,560 00
State Nat'l Bank, Boston,	700	896 00	771 75
Traders' Nat'l Bank, Boston,	500	413 75	530 00
Wachusett Nat'l Bank, Fitchburg,	3,700	7,400 00	4,360 00
	$86,000	$104,866 77	$104,781 87

RAILROAD BONDS.

Fitchburg Railroad,	$10,000	$10,975 00	$11,100 00
Old Colony Railroad,	4,000	4,680 00	4,800 67
Boston, Clinton, Fitchburg & New Bedford Railroad,	5,000	5,475 00	5,475 00
Boston & Albany Railroad,	5,000	6,087 50	6,087 50
	$24,000	$27,217 50	$27,463 17

NEW BEDFORD FIVE CENTS SAVINGS BANK—NEW BEDFORD.

Incorporated 1855. Number of corporators, 117.

GEO. HOWLAND, JR., *President.* B. RICKETSON, JR., *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$3,238,716 66	Public funds,	$1,149,000 00
Earnings undivided,	61,830 17	Loans on public funds,	37,200 00
Guaranty fund,	53,133 46	Bank stock,	170,800 00
		Railroad bonds,	176,000 00
		Loans on real estate,	400,296 08
		Loans on personal security,	1,019,689 91
		Loans to counties, cities, or towns,	2,500 00
		Deposit in banks, on interest,	391,290 19
		Expense account,	731 74
		Fixture account,	2,500 00
		Cash on hand,	3,672 37
	$3,353,680 29		$3,353,680 29

Loans on Public Funds, amount on each: —

On $32,000 United States 4½s,	$32,000 00
On $5,000 United States 4s,	5,000 00
On $1,000 United States 4s,	200 00

Cash on Deposit in Banks, amount in each: —

Mechanics' National Bank, New Bedford,	$130 65
Merchants' National Bank, New Bedford,	104,197 56
National Bank of Commerce, New Bedford,	732 02
Citizens' National Bank, New Bedford,	30,150 95
First National Bank, New Bedford,	151,880 48
National Bank of Redemption, Boston,	104,198 53

Whole amount of interest or profits received or earned,		$171,785 09
Rate and amount of each semi-annual dividend for previous year,	2¼ per cent.,	68,002 33
	2¼ per cent.,	69,105 16
Times for the dividends, fixed by the by-laws: second Wednesday in April and October.		
The total amount of loans, with each specified rate of interest: $45,000, 4 per cent.; $57,000, 4½ per cent.; $25,000, 4¾ per cent.; $765,875, 5 per cent.; $250,200, 5½ per cent.; $316,610.99, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	231	
Aggregate amount of the same,		185,801 04
Number of open accounts,	12,861	
Number and amount of deposits (including dividends), received for previous year,	9,551	682,216 30
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	429	274,246 29
Number and amount of open accounts of $50 and less,	5,871	67,902 81
Number and amount of open accounts exceeding $50, and not more than $100,	933	64,503 57

Number and amount of open accounts exceeding $100, and not more than $200,	947	$129,543 97
Number and amount of open accounts exceeding $200, and not more than $500,	1,302	409,050 46
Number and amount of open accounts of $1,000 or more,	1,560	1,820,978 8
Number and amount of open accounts to the credit of women, both adult and minor,	5,231	1,369,229 65
Number and amount of open accounts to the credit of guardians,	63	38,470 12
Number and amount of open accounts to the credit of religious and charitable associations,	36	27,586 72
Number and amount of open accounts in trust,	1,803	790,510 90
Number and amount of withdrawals,	6,227	583,984 30
Number of accounts opened the previous year,	1,718	
Number of accounts closed the previous year,	1,030	
Amount of expenses of the corporation during previous year,		8,691 10
Amount of treasurer's bond,		15,000 00

Date of examination by commissioner: August 23.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
U. S. funded loan, 1891, 4½s,	$83,500	$95,816 25	$83,500 00
U. S. 4s, 1891,	104,500	127,490 00	104,500 00
U. S. 6s, currency,	175,000	227,500 00	175,000 00
City and town bonds: —			
City of Norwich, Conn.,	13,000	14,950 00	13,000 00
of Portland, Me.,	88,000	102,960 00	88,000 00
of New Bedford,	95,000	113,050 00	95,000 00
of Cambridge,	30,000	30,600 00	30,000 00
of Newport, R. I.,	10,000	10,200 00	10,000 00
of Chelsea,	95,000	109,250 00	95,000 00
of Bangor, Me.,	66,000	76,560 00	66,000 00
of New Haven, Conn.,	11,000	11,330 00	11,000 00
of Charlestown,	25,000	26,750 00	25,000 00
of Lowell,	25,000	28,000 00	25,000 00
of Salem,	25,000	26,750 00	25,000 00
of Fall River,	90,000	109,800 00	90,000 00
of Boston,	10,000	10,400 00	10,000 00
of New Haven, Conn.,	10,000	10,600 00	10,000 00
of Holyoke,	50,000	58,500 00	50,000 00
Town of Northampton,	111,000	116,550 00	111,000 00
of North Bridgewater,	32,000	33,040 00	32,000 00
	$1,149,000	$1,340,096 25	$1,149,000 00

Bank Stock.

Third Nat'l Bank, Springfield,	$10,000	$17,500 00	$10,000 00
Franklin Nat'l Bank, Franklin,	6,000	8,900 00	6,000 00
Merchants' Nat'l B'k, New Bedford,	50,000	85,000 00	50,000 00
First Nat'l Bank, New Bedford,	19,100	25,403 00	19,100 00
Citizens' Nat'l Bank, New Bedford,	20,000	24,400 00	20,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l Bank of Commerce, New Bedford,	$26,700	$32,841 00	$26,700 00
First Nat'l Bank, Boston,	10,000	19,325 00	10,000 00
Revere Nat'l Bank, Boston,	12,000	14,010 00	12,000 00
State Nat'l Bank, Boston,	2,000	2,540 00	2,000 00
Tremont Nat'l Bank, Boston,	2,500	2,750 00	2,500 00
Merchandise Nat'l Bank, Boston,	2,500	2,475 00	2,500 00
Merchants' Nat'l Bank, Boston,	10,000	13,700 00	10,000 00
	$170,800	$246,844 00	$170,800 00

RAILROAD BONDS.

Mansfield & Framingham R. R.,	$33,500	$33,500 00	$33,500 00
Boston & Albany 6s,	10,000	11,800 00	10,000 00
Eastern Railroad 6s,	52,500	58,537 50	52,500 00
Old Colony Railroad 6s,	45,000	52,987 50	45,000 00
Old Colony Railroad 7s,	20,000	24,450 00	20,000 00
Boston & Maine Railroad 7s,	15,000	18,300 00	15,000 00
	$176,000	$199,575 00	$176,000 00

NEW BEDFORD INSTITUTION FOR SAVINGS—NEW BEDFORD.

Incorporated 1825. Number of corporators, 113.

WILLIAM WATKINS, *President.* CHAS. H. PEIRCE, *Treasurer*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$9,626,266 56	Public funds,	$2,788,550 00
Earnings undivided,	89,068 06	Loans on public funds,	32,300 00
Guaranty fund,	213,000 00	Bank stock,	1,400,560 00
		Loans on bank stock,	52,250 00
		Railroad bonds,	700,000 00
		Railroad notes,	335,000 00
		Real estate,	30,000 00
		Loans on real estate,	789,887 65
		Loans on personal security,	3,105,794 07
		Loans to counties, cities or towns,	140,900 00
		Loans on deposits,	1,290 00
		Deposit in banks, on interest,	536,933 76
		Expense account,	761 60
		Cash on hand,	14,107 54
	$9,928,334 62		$9,928,334 62

Loans on Public Funds, amount on each: —

On $9,000 United States 4s,	$9,000 00
On $10,000 United States 3s,	10,000 00
On $12,000 United States 4s and 4½s,	12,000 00
On $3,000 city of Portland 6s,	1,300 00

Loans on Bank Stock, amount on each: —

On 35 shares National Bank of Commerce, New Bedford,	$3,500 00
On 20 shares Merchants' National Bank, New Bedford,	1,450 00
On 91 shares First National Bank, New Bedford,	8,000 00
On 65 shares Mechanics' National Bank, New Bedford,	4,300 00
On 47 shares First National Bank, New Bedford,	4,000 00
On 33 shares Merchants' National Bank, New Bedford,	
On 13 shares Merchants' National Bank, New Bedford,	2,500 00
On 2 shares First National Bank, New Bedford,	
On 10 shares Citizens' National Bank, New Bedford,	
On 9 shares First National Bank, New Bedford,	4,000 00
On 15 shares Mechanics' National Bank, New Bedford,	
On 22 shares Commerce National Bank, New Bedford,	
On 101 shares Boston National Bank, Boston,	17,500 00
On 92 shares Metropolitan National Bank, Boston,	
On 70 shares Third National Bank, Springfield,	7,000 00

Invested in real estate (for banking purposes),	$30,000 00
Estimated value of the same,	30,000 00
Amount of municipal tax on real estate,	319 20

Cash on Deposit in Banks, amount in each: —

Merchants' National Bank, New Bedford,	$7,316 57
First National Bank, New Bedford,	8,648 63

National Bank of Commerce, New Bedford,		$68,163 45
Mechanics' National Bank, New Bedford,		33,557 01
Citizens' National Bank, New Bedford,		8,746 72
Massachusetts National Bank, Boston,		51,334 37
Chapin National Bank, Springfield,		25,000 00
Third National Bank, Springfield,		50,000 00
Massasoit National Bank, Fall River,		25,000 00
National Bank of Redemption, Boston,		131,049 15
National Revere Bank, Boston,		128,117 86
Whole amount of interest or profits received or earned,		$507,255 28
Rate and amount of each semi-annual dividend for previous year,	2¼ per cent.,	208,244 17
	2¼ per cent.,	209,001 91
Times for the dividends, fixed by the by-laws: first Monday in April and October.		
The total amount of loans, with each specified rate of interest: $1,073,000, 4 per cent.; $50,000, 4¼ per cent.; $266,400, 4½ per cent.; $100,000, 4¾ per cent.; $1,779,337.65, 5 per cent.; $69,800, 5¼ per cent.; $765,548.62, 5½ per cent.; $70,000, 5¾ per cent.; $181,133, 6 per cent.; $100,000, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	170	
Aggregate amount of the same,		154,725 45
Number of open accounts,	18,898	
Number and amount of deposits (including dividends) received for previous year,	46,500	1,655,046 11
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	904	551,782 39
Number and amount of open accounts of $50 and less,	3,903	74,183 24
Number and amount of open accounts exceeding $50, and not more than $100,	1,674	116,043 76
Number and amount of open accounts exceeding $100, and not more than $200,	2,139	303,023 24
Number and amount of open accounts exceeding $200, and not more than $500,	3,259	1,088,650 53
Number and amount of open accounts of $1,000 or more,	4,852	5,999,757 35
Number and amount of open accounts to the credit of women, both adult and minor,	9,788	4,957,101 24
Number and amount of open accounts to the credit of guardians,	266	163,169 97
Number and amount of open accounts to the credit of religious and charitable associations,	156	148,939 03
Number and amount of open accounts in trust,	4,134	2,836,567 60
Number and amount of withdrawals,	11,996	1,511,552 46
Number of accounts opened the previous year,	2,114	
Number of accounts closed the previous year,	1,893	
Amount of expenses of the corporation during previous year,		18,303 72
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: August 22.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$805,500	$974,655 00	$820,500 00
" " 4½s,	700,000	798,000 00	705,000 00

PUBLIC FUNDS — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
County, city and town bonds: —			
County of Sagadahoc, Me., 6s,	$19,000	$20,330 00	$19,000 00
City of New Bedford 6s,	326,000	387,940 00	326,000 00
of New Bedford 7s,	45,000	49,950 00	45,000 00
of Charlestown 5s,	100,000	108,000 00	100,000 00
of Springfield 6s,	5,000	5,350 00	5,000 00
of Manchester, N. H, 6s,	20,000	21,200 00	20,000 00
of Middletown, Conn, 6s,	46,500	49,290 00	46,500 00
of Norwalk, Conn., 7s,	10,000	12,500 00	10,000 00
of Bangor, Me., 6s,	100,000	116,000 00	100,000 00
of Meriden, Conn, 7s,	50,000	57,500 00	50,000 00
of Hartford, Conn., 6s,	20,000	21,400 00	20,000 00
of Salem 6s,	50,000	53,500 00	50,000 00
of Burlington, Vt., 6s,	29,050	31,664 00	29,050 00
of Chelsea 6s,	85,000	97,750 00	85,500 00
of Augusta, Me., 6s,	4,500	4,815 00	4,500 00
of Dover, N. H., 6s,	17,000	17,680 00	17,000 00
of Bath, Me., 6s,	39,000	39,000 00	39,000 00
of Newport, R I., 6s,	2,000	2,040 00	2,000 00
of Concord, N. H., 6s,	4,000	4,080 00	4,000 00
Town of Middletown, Conn., 6s	10,000	10,900 00	10,000 00
of Greenfield 6s,	5,000	5,600 00	5,000 00
of Buckland 6s,	5,000	5,600 00	5,000 00
of Shelburne 6s,	6,000	6,720 00	6,000 00
of Adams 6s,	3,000	3,240 00	3,000 00
of Northampton 6s,	13,000	13,650 00	13,000 00
of Malden 6s,	50,000	56,000 00	50,000 00
of Malden 5s,	17,000	18,190 00	17,000 00
of Medford 6s,	50,000	56,000 00	50,000 00
of Melrose 6s,	50,000	56,000 00	50,000 00
of Edgartown 6s,	32,000	33,920 00	32,000 00
of Attleboro' water 7s,	50,000	62,500 00	50,000 00
	$2,768,550	$3,200,964 00	$2,788,550 00

BANK STOCK.

Merchants' Nat'l B'k, New Bedford,	$109,600	$186,320 00	$109,600 00
First Nat'l Bank, New Bedford,	135,600	180,348 00	135,600 00
Nat'l Bank of Commerce, New Bedford,	136,600	168,018 00	136,600 00
Mechanics' Nat'l B'k, New Bedford,	100,000	155,000 00	100,000 00
Citizens' Nat'l Bank, New Bedford,	100,000	122,000 00	100,000 00
Hide and Leather Nat'l B'k, Boston,	20,000	21,800 00	20,000 00
Boston Nat'l Bank, Boston,	15,000	17,400 00	15,000 00
Howard Nat'l Bank, Boston,	14,000	17,080 00	14,000 00
Exchange Nat'l Bank, Boston,	2,000	2,380 00	2,000 00
Commerce Nat'l Bank, Boston,	46,000	52,440 00	46,000 00
Second Nat'l Bank, Boston,	53,000	80,030 00	53,000 00
North America Nat'l Bank, Boston,	38,000	41,420 00	38,000 00
Maverick Nat'l Bank, Boston,	10,000	22,200 00	10,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Republic Nat'l Bank, Boston,	$49,000	$63,210 00	$49,000 00
First Nat'l Bank, Boston,	23,000	44,390 00	23,000 00
Merchants' Nat'l Bank, Boston,	23,000	31,510 00	23,000 00
Eliot Nat'l Bank, Boston,	9,000	11,250 00	9,000 00
North Nat'l Bank, Boston,	23,000	28,750 00	23,000 00
City Nat'l Bank, Boston,	3,000	3,570 00	3,000 00
Tremont Nat'l Bank, Boston,	35,000	38,500 00	35,000 00
Hamilton Nat'l Bank, Boston,	9,000	10,530 00	9,000 00
Shawmut Nat'l Bank, Boston,	14,000	16,240 00	14,000 00
Continental Nat'l Bank, Boston,	25,000	27,500 00	25,000 00
Eagle Nat'l Bank, Boston,	17,000	18,530 00	17,000 00
Massachusetts Nat'l Bank, Boston,	44,000	49,280 00	44,000 00
Atlas Nat'l Bank, Boston,	36,000	45,000 00	36,000 00
Union Nat'l Bank, Boston,	13,000	18,720 00	13,000 00
State Nat'l Bank, Boston,	9,000	11,520 00	9,000 00
Traders' Nat'l Bank, Boston,	13,000	10,660 00	13,000 00
Columbian Nat'l Bank, Boston,	26,000	33,540 00	26,000 00
Revere Nat'l Bank, Boston,	50,000	58,000 00	50,000 00
Washington Nat'l Bank, Boston,	13,000	17,030 00	13,000 00
Shoe and Leather Nat'l B'k, Boston,	14,000	12,600 00	14,000 00
New England Nat'l Bank, Boston,	4,000	5,280 00	4,000 00
Commonwealth Nat'l Bank, Boston,	10,000	11,000 00	10,000 00
Redemption Nat'l Bank, Boston,	20,000	25,600 00	20,000 00
Everett Nat'l Bank, Boston,	3,000	3,330 00	3,000 00
Merchandise Nat'l Bank, Boston,	3,000	2,970 00	3,000 00
Monument Nat'l Bank, Boston,	10,000	20,600 00	10,000 00
Railroad Nat'l Bank, Lowell,	9,000	10,620 00	9,000 00
So. Reading Nat'l Bank, Wakefield,	7,000	8,400 00	7,000 00
Fall River Nat'l Bank, Fall River,	20,000	25,000 00	20,000 00
Metacomet Nat'l Bank, Fall River,	25,000	30,000 00	25,000 00
First Nat'l Bank, Malden,	15,000	17,700 00	15,000 00
Nat'l Bank of Fairhaven, Fairhaven,	1,760	1,760 00	1,760 00
First Nat'l Bank, Chelsea,	20,000	24,000 00	20,000 00
Third Nat'l Bank, Springfield,	20,000	35,000 00	20,000 00
Wachusett Nat'l Bank, Fitchburg,	5,000	9,500 00	5,000 00
	$1,400,560	$1,847,526 00	$1,400,560 00

RAILROAD BONDS.

Boston & Albany Railroad 7s,	$450,000	$544,500 00	$450,000 00
Boston & Albany Railroad 6s,	50,000	59,000 00	50,000 00
New Bedford Railroad 7s,	75,000	90,000 00	75,000 00
Worcester & Nashua R. R. 5s,	125,000	125,000 00	125,000 00
	$700,000	$818,500 00	$700,000 00

NEWBURYPORT FIVE CENTS SAVINGS BANK—NEWBURYPORT.

Incorporated April 24, 1854. Number of corporators, 43.

EBEN SUMNER, *President.* JOHN A. MAYNARD, *Treasurer*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$593,507 36	Public funds,	$45,000 00
Earnings undivided,	73,497 70	Bank stock,	114,000 00
Guaranty fund,	14,329 08	Railroad bonds,	5,000 00
		Loans on railroad bonds,	2,000 00
		Real estate,	43,942 46
		Real estate by foreclosure,	109,982 67
		Loans on real estate,	290,170 00
		Loans on personal security,	51,579 00
		Deposit in banks, on interest,	15,158 87
		Expense account,	137 57
		Cash on hand,	4,363 57
	$681,334 14		$681,334 14

Loans on Railroad Bonds:—

On $3,000 Boston & Albany Railroad, ... $2,000 00

Invested in real estate (for banking purposes), ... $43,942 46
Estimated value of the same, ... 43,942 49
Amount of real estate held by foreclosure, ... 109,982 67
Assessed value of the same, ... 100,433 00
Amount of income received from the same, ... 1,548 02
Amount of municipal tax on real estate, ... 2,929 31

Cash on Deposit in Banks, amount in each:—

First National Bank, Newburyport, ... $11,306 78
Maverick National Bank, Boston, ... 3,852 09

Whole amount of interest or profits received or earned, ... $36,296 32
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 11,796 74; 2 per cent., 11,671 14
Times for the dividends, fixed by the by-laws: first Monday in May and November.
The total amount of loans, with each specified rate of interest: $8,000, 3 per cent.; $34,500, 5 per cent.; $28,500, 5½ per cent.; $225,599, 6 per cent.; $14,650, 6½ per cent.; $28,700, 7 per cent.; $850, 7$\frac{3}{10}$ per cent.; $750, 7½ per cent.; $2,200, 8 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 176
Aggregate amount of the same, ... 178,249 00
Amount of investments from which no income is received, ... 83,659 51
Number of open accounts, ... 2,812
Number and amount of deposits (including dividends), received for previous year, ... 590 77,681 28
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 50 31,627 04
Number and amount of open accounts of $50 and less, . . 1,507 15,940 57

Number and amount of open accounts exceeding $50, and not more than $100,	201	$14,951 51
Number and amount of open accounts exceeding $100, and not more than $200,	248	35,794 12
Number and amount of open accounts exceeding $200, and not more than $500,	389	127,987 82
Number and amount of open accounts of $1,000 or more,	124	140,019 85
Number and amount of open accounts to the credit of women, both adult and minor,	1,319	268,166 82
Number and amount of open accounts to the credit of guardians,	15	4,664 37
Number and amount of open accounts to the credit of religious and charitable associations,	28	16,322 50
Number and amount of open accounts in trust,	87	45,241 86
Number and amount of withdrawals,	983	96,260 82
Number of accounts opened the previous year,	148	
Number of accounts closed the previous year,	222	
Amount of expenses of the corporation during previous year,		1,631 11
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: August 28.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s,	$30,000	$39,000 00	$30,000 00
City bonds: —			
City of Bangor 6s,	10,000	11,375 00	10,000 00
of Springfield,	5,000	5,325 00	5,000 00
	$45,000	$55,700 00	$45,000 00

Bank Stock.

Atlantic Nat'l Bank, Boston,	$1,000	$1,520 00	$1,000 00
Atlas Nat'l Bank, Boston,	6,000	7,500 00	6,000 00
Boylston Nat'l Bank, Boston,	800	938 00	800 00
Boston Nat'l Bank, Boston,	1,700	1,976 25	1,700 00
Blackstone Nat'l Bank, Boston,	3,300	3,341 25	3,300 00
Columbian Nat'l Bank, Boston,	1,300	1,677 00	1,300 00
Commerce Nat'l Bank, Boston,	1,800	2,061 00	1,800 00
Continental Nat'l Bank, Boston,	4,200	4,625 25	4,200 00
Commonwealth Nat'l Bank, Boston,	5,000	2,531 25	5,000 00
City Nat'l Bank, Boston,	8,000	9,520 00	8,000 00
Exchange Nat'l Bank, Boston,	500	595 00	500 00
Eliot Nat'l Bank, Boston,	3,300	4,125 00	3,300 00
Eagle Nat'l Bank, Boston,	7,400	8,112 25	7,400 00
Everett Nat'l Bank, Boston,	5,000	5,550 00	5,000 00
Howard Nat'l Bank, Boston,	1,500	1,830 00	1,500 00
Hamilton Nat'l Bank, Boston,	1,000	1,170 00	1,000 00
Hide and Leather Nat'l B'k, Boston,	2,500	2,725 00	2,500 00
Market Nat'l Bank, Boston,	3,200	3,136 00	3,200 00
Maverick Nat'l Bank, Boston,	4,000	8,880 00	4,000 00
North America Nat'l Bank, Boston,	1,000	1,095 00	1,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
New England Nat'l Bank, Boston, .	$1,000	$1,320 00	$1,000 00
Republic Nat'l Bank, Boston, . .	2,300	2,972 75	2,300 00
RevereNat'l Bank, Boston, . .	3,700	4,319 75	3,700 00
Shawmut Nat'l Bank, Boston, . .	1,000	1,162 50	1,000 00
Suffolk Nat'l Bank, Boston, . .	1,200	1,429 50	1,200 00
Tremont Nat'l Bank, Boston, . .	3,300	3,630 00	3,300 00
Third National Bank, Boston, . .	10,400	10,036 00	10,400 00
Union Nat'l Bank, Boston, . .	2,400	3,462 00	2,400 00
Webster Nat'l Bank, Boston, . .	5,600	6,118 00	5,600 00
First Nat'l Bank, Newburyport, .	10,500	13,125 00	10,500 00
Ocean Nat'l Bank, Newburyport, .	1,000	1,350 00	1,000 00
Mechanics' Nat'l B'k, Newburyport,	9,100	12,421 50	9,100 00
	$114,000	$137,255 25	$114,000 00

RAILROAD BONDS.

Old Colony & Newport 7s, . .	$5,000	$6,150 00	$5,000 00

NEWTON SAVINGS BANK — NEWTON.

Incorporated June 17, 1831. Number of corporators, 16.

GEORGE HYDE, *President.* SUSANNA M. DUNCKLEE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,093,785 09	Public funds,	$78,619 74
Earnings undivided,	22,119 41	Bank stock,	43,225 00
Guaranty fund,	15,363 00	Loans on bank stock,	8,500 00
		Railroad bonds,	53,107 70
		Real estate by foreclosure,	56,638 36
		Loans on real estate,	659,705 00
		Loans on personal security,	187,425 00
		Deposit in banks, on interest,	42,870 88
		Expense account,	792 14
		Cash on hand,	383 68
	$1,131,267 50		$1,131,267 50

Loans on Bank Stock, amount on each: —

On 65 shares Old Boston National Bank,	$3,000 00
On 40 shares State National Bank, Denver, Col.,*	3,000 00
On 25 shares Globe National Bank, Boston,	2,500 00

Amount of real estate held by foreclosure,	$56,638 36
Assessed value of the same,	53,700 00
Amount of income received from the same,	2,018 40
Amount of municipal tax on real estate,	838 13

Cash on Deposit in Banks, amount in each: —

Wachusett National Bank, Fitchburg,	$25,294 00
Revere National Bank, Boston,	3,076 88
Pacific National Bank, Boston,	14,500 00

Whole amount of interest or profits received or earned,		$64,462 85
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	19 587 53
	2 per cent.,	20,040 61

Times for the dividends, fixed by the by-laws: January 1 and July 1.

The total amount of loans, with each specified rate of interest: $23,000, 4 per cent.; $10,000, 4½ per cent.; $143,000, 5 per cent.; $2,500, 5¼ per cent.; $137,750, 5½ per cent.; $493,905, 6 per cent.; $9,300, 6½ per cent.; $34,375, 7 per cent.; $1,500, 7½ per cent.; $300, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	137	
Aggregate amount of the same,		216,800 00
Number of open accounts,	4,567	
Number and amount of deposits (including dividends) received for previous year,	4,207	288,920 60
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	175	87,861 31

* This bank was notified that this loan was illegal, and it has since been paid.

Number and amount of open accounts of $50 and less,	1,915	$27,702 19
Number and amount of open accounts exceeding $50, and not more than $100,	504	36,282 02
Number and amount of open accounts exceeding $100, and not more than $200,	538	74,422 17
Number and amount of open accounts exceeding $200, and not more than $500,	738	237,271 32
Number and amount of open accounts of $1,000 or more,	257	298,003 58
Number and amount of open accounts to the credit of women, both adult and minor,	2,292	569,141 04
Number and amount of open accounts to the credit of guardians,	22	6,558 20
Number and amount of open accounts to the credit of religious and charitable associations,	23	3,730 30
Number and amount of open accounts in trust,	671	99,144 89
Number and amount of withdrawals,	2,372	231,850 12
Number of accounts opened the previous year,	636	
Number of accounts closed the previous year,	302	
Amount of expenses of the corporation during previous year,		4,011 50
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: June 26.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds: —			
City of Lowell water bonds, 6s,	$6,000	$6,780 00	$6,443 19
of Newton water bonds, 5s,	50,000	57,500 00	51,247 76
of Worcester mun. bonds, 5s,	20,000	22,500 00	20,928 79
	$76,000	$86,780 00	78,619 74

Bank Stock.

Commonwealth Nat'l Bank, Boston,	$3,000	$3,300 00	$3,000 00
First Nat'l Bank, Cambridge,	1,000	1,600 00	1,000 00
Merchandise Nat'l Bank, Boston,	2,400	2,376 00	2,400 00
Natick Nat'l Bank, Natick,	2,500	3,250 00	2,500 00
Newton Nat'l Bank, Newton,	1,500	1,642 50	1,500 00
Pacific Nat'l Bank, Boston,	10,000	–	10,000 00
Revere Nat'l Bank, Boston,	3,000	3,480 00	3,000 00
So. Framingham Nat'l Bank, Framingham,	2,500	2,700 00	2,500 00
State Nat'l Bank, Boston,	600	768 00	600 00
Union Market Nat'l B'k, Watertown,	4,000	3,960 00	4,000 00
Wachusett Nat'l Bank, Fitchburg,	2,500	4,800 00	2,500 00
Waltham Nat'l Bank, Waltham,	225	270 00	225 00
Lincoln Nat'l Bank, Boston,	10,000	10,500 00	10,000 00
	$43,225	$38,646 50	$43,225 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany Railroad 7s, .	$40,000	$48,600 00	$43,107 70
Mansfield & Framingham R. R. 7s,	10,000	10,600 00	10,000 00
	$50,000	$59,200 00	$53,107 70

NORTHAMPTON INSTITUTION FOR SAVINGS—NORTHAMPTON.

Incorporated, 1842. No. of corporators, 17.

H. G. KNIGHT, *President.* L. MALTBY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,984,773 58	Public funds,	$283,721 00
Earnings undivided,	30,462 17	Bank stock,	45,800 00
Guaranty fund,	45,000 00	Loans on bank stock,	25,313 70
		Railroad bonds,	361,875 00
		Railroad note,	100,000 00
		Real estate,	27,582 40
		Real estate by foreclosure,	5,996 75
		Loans on real estate,	745,458 09
		Loans on personal security,	174,200 00
		Loans to counties, cities or towns,	2,062 00
		Deposit in banks, on interest,	273,589 90
		Cash on hand,	14,636 91
	$2,060,235 75		$2,060,235 75

Loans on Bank Stock, amount on each:—

On 3 shares Hampshire County National Bank, Northampton,	$300 00
On 76 shares Northampton National Bank, Northampton,	4,913 70
On 123 shares First National Bank, Northampton,	9,100 00
On 100 shares First National Bank, Easthampton,	10,000 00
On 10 shares Ware National Bank, Ware,	1,000 00
Invested in real estate (for banking purposes),	$27,582 40
Estimated value of the same,	25,000 00
Amount of real estate held by foreclosure,	5,996 75
Assessed value of the same,	4,945 00
Amount of income received from the same,	255 00
Amount of municipal tax on real estate,	312 47

Cash on Deposit in Banks, amount in each:—

Northampton National Bank,	$213,589 90
First National Bank, Northampton,	60,000 00
Whole amount of interest or profits received or earned,	$102,028 93
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	37,287 12
2 per cent.,	37,868 15

Times for the dividends, fixed by the by-laws: first Wednesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7.

The total amount of loans, with each specified rate of interest: $6,000, 4 per cent.: $188,000, 4½ per cent.; $538,829.17, 5 per cent.; $3,000, 5½ per cent.; $211,204.62, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	287	
Aggregate amount of the same,		356,499 79
Number of open accounts,	5,513	
Number and amount of deposits (including dividends) received for previous year,	3,838	386,503 23

Number and amount of deposits of and exceeding $300 at any one time for the previous year,	249	$142,972 14
Number and amount of open accounts of $50 and less,	1,584	27,947 90
Number and amount of open accounts exceeding $50, and not more than $100,	533	37,063 90
Number and amount of open accounts exceeding $100, and not more than $200,	669	93,321 54
Number and amount of open accounts exceeding $200 and not more than $500,	1,031	335,640 57
Number and amount of open accounts of $1,000 or more,	673	800,240 87
Number and amount of open accounts to the credit of women, both adult and minor,	2,953	927,610 41
Number and amount of open accounts to the credit of guardians,	54	18,542 23
Number and amount of open accounts to the credit of religious and charitable associations,	36	18,843 96
Number and amount of open accounts in trust,	292	109,216 55
Number and amount of withdrawals,	3,272	322,739 41
Number of accounts opened the previous year,	893	
Number of accounts closed the previous year,	707	
Amount of expenses of the corporation during previous year,		4,978 17
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: August 28.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	$190,000	$231,800 00	$213,721 00
City bonds: —			
City of Meriden, Conn.,	70,000	75,000 00	70,000 00
	$260,000	$306,800 00	$283,721 00

Bank Stock.

Northampton N'l B'k, Northampton,	$10,000	$16,500 00	$10,000 00
First Nat'l Bank, Northampton,	1,600	2,080 00	1,600 00
City Nat'l Bank, Worcester,	4,000	4,720 00	4,000 00
Boston Nat'l Bank, Boston,	5,300	6,148 00	5,300 00
Atlantic Nat'l Bank, Boston,	1,000	1,520 00	1,000 00
Commerce Nat'l Bank, Boston,	1,500	1,710 00	1,500 00
Exchange Nat'l Bank, Boston,	1,000	1,150 00	1,000 00
First Nat'l Bank, Boston,	3,000	5,790 00	3,000 00
Merchants' Nat'l Bank, Boston,	2,000	2,740 00	2,000 00
North America Nat'l Bank, Boston,	2,700	2,943 00	2,700 00
Second Nat'l Bank, Boston,	3,400	5,134 00	3,400 00
Shawmut Nat'l Bank, Boston,	2,600	3,016 00	2,600 00
State Nat'l Bank, Boston,	1,700	2,159 00	1,700 00
Traders' Nat'l Bank, Boston,	2,000	1,640 00	2,000 00
Washington Nat'l Bank, Boston,	2,000	2,620 00	2,000 00
Webster Nat'l Bank, Boston,	2,000	2,180 00	2,000 00
	$45,800	$62,050 00	$45,800 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany 6s, . . .	$40,000	$47,200 00	$41,000 00
Boston & Albany Railroad 7s, .	200,000	243,000 00	207,250 00
Boston & Maine Railroad 7s, . .	7,000	85,050 00	71,275 00
Boston & Lowell Railroad 7s, . .	40,000	46,000 00	42,350 00
	$350,000	$421,250 00	$361,875 00

NORTH ADAMS SAVINGS BANK — NORTH ADAMS.

Incorporated, 1848. Number of corporators, 42.

C. T. SAMPSON, *President.* V. A. WHITAKER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,155,920 52	Public funds,	$143,708 47
Earnings undivided,	12,000 00	Loans on public funds,	1,000 00
Guaranty fund,	16,500 00	Bank stock,	40,900 00
State tax,	1,350 00	Loans on bank stock,	7,600 00
Other liabilities,	652 65	Real estate,	5,000 00
		Loans on real estate,	489,948 50
		Loans on personal security,	338,330 08
		Loans to counties, cities or towns,	98,672 34
		Deposit in banks, on interest,	39,408 39
		Expense account,	443 62
		Interest account,	11,188 98
		Cash on hand and in bank,	10,222 79
	$1,186,423 17		$1,186,423 17

Loan on Public Funds: —

On $1,000 Town of Manchester, Vt., bonds, ... $1,000 00

Loans on Bank Stock, amount on each: —

On 74 shares Adams National Bank, ... $7,400 00
On 5 shares Pittsfield National Bank, Pittsfield, ... 200 00

Invested in real estate (for banking purposes), ... $5,000 00
Estimated value of the same, ... 7,000 00
Amount of municipal tax on real estate, ... 117 26

Cash on Deposit in Banks, amount in each: —

Maverick National Bank, Boston, ... $22,965 26
National Bank of the Commonwealth, Boston, ... 16,443 13
Adams National Bank, North Adams, ... 8,869 77

Whole amount of interest or profits received or earned, ... $59,788 54
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 19,595 57; 2 per cent., 20,679 31
Times for the dividends, fixed by the by-laws: April 1 and October 1.
The total amount of loans, with each specified rate of interest: $17,400, 4½ per cent.; $158,207, 5 per cent.; $654,571.58, 6 per cent.; $6,700, 6½ per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 232
Aggregate amount of the same, ... 240,845 00
Number of open accounts, ... 3,978
Number and amount of deposits (including dividends), received for previous year, ... 5,145 450,278 34
Number and amount of deposits of and exceeding $300 at any one time, for previous year, ... 325 195,284 42

Number and amount of open accounts of $50 and less,	1,334	$22,294 87
Number and amount of open accounts exceeding $50, and not more than $100,	417	24,978 81
Number and amount of open accounts exceeding $100, and not more than $200,	520	72,553 53
Number and amount of open accounts exceeding $200, and not more than $500,	729	229,874 48
Number and amount of open accounts of $1,000 or more,	371	418,531 94
Number and amount of open accounts to the credit of women, both adult and minor,	2,024	585,659 27
Number and amount of open accounts to the credit of guardians,	5	2,243 39
Number and amount of open accounts to the credit of religious and charitable associations,	16	4,182 50
Number and amount of open accounts in trust,	24	10,778 42
Number and amount of withdrawals,	3,232	320,875 29
Number of accounts opened the previous year,	1,063	
Number of accounts closed the previous year,	784	
Amount of expenses of the corporation during previous year,		5,141 98
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: July 11.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$50,500	$61,105 00	$53,208 47
" " 4½s,	5,000	5,650 00	5,000 00
City and town bonds: —			
City of Norwich, Conn.,	25,000	25,750 00	25,000 00
of Providence, R. I.,	18,000	20,880 00	18,000 00
of Fall River,	11,000	13,670 00	11,000 00
of Lowell,	10,000	10,300 00	10,000 00
of Cambridge,	5,000	5,750 00	5,000 00
of Portland, Me.,	5,000	6,250 00	5,000 00
of Bangor, Me.,	5,000	5,810 00	5,000 00
of Lynn,	1,000	1,170 00	1,000 00
of New Bedford,	1,000	1,180 00	1,000 00
Town of Adams,	3,000	3,510 00	3,000 00
of North Adams,	1,500	1,650 00	1,500 00
	$141,000	$162,675 00	$143,708 47

Bank Stock.

Adams Nat'l Bank, North Adams,	$26,500	$39,750 00	$26,500 00
Lee Nat'l Bank, Lee,	1,400	2,100 00	1,400 00
Pittsfield Nat'l Bank, Pittsfield,	5,000	8,000 00	5,000 00
Berkshire Nat'l Bank, No. Adams,	2,000	2,400 00	2,000 00
First Nat'l Bank, Adams,	6,000	9,000 00	6,000 00
	$40,900	$61,250 00	$40,900 00

NORTH AVENUE SAVINGS BANK — CAMBRIDGE.

Incorporated March 7, 1872. Number of corporators, 35.

SAMUEL F. WOODBRIDGE, *President.* MILTON L. WALTON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$96,925 26	Public funds,	$4,986 04
Earnings undivided,	1,324 08	Bank stock,	5,000 00
Guaranty fund,	1,422 56	Real estate by foreclosure,	3,306 97
		Loans on real estate,	55,093 00
		Loans on personal security,	27,500 00
		Deposit in bank, on interest,	3,458 95
		Suspense account,	10 00
		Cash on hand,	316 94
	$99,671 90		$99,671 90

Amount of real estate held by foreclosure,		$3,306 97
Assessed value of the same,		3,300 00
Amount of income received from the same,		300 00
Amount of municipal tax on real estate,		54 12
Cash on Deposit in Bank: —		
Howard National Bank, Boston,		$3,458 95
Whole amount of interest or profits received or earned,		$4,986 54
Rate and amount of each semi-annual dividend for previous year,	2½ per cent.,	1,961 81
	2 per cent.,	1,698 02
Times for the dividends, fixed by the by-laws: January 10 and July 10.		
The total amount of loans with each specified rate of interest: $3,458.95, 3 per cent.; $5,300, 5½ per cent.; $66,500, 6 per cent.; $8,768, 6½ per cent.; $2,025, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	27	
Aggregate amount of the same,		35,725 00
Number of open accounts,	630	
Number and amount of deposits (including dividends), received for previous year,	715	31,670 08
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	14	8,959 24
Number and amount of open accounts of $50 and less,	148	1,180 03
Number and amount of open accounts exceeding $50, and not more than $100,	34	2,381 63
Number and amount of open accounts exceeding $100, and not more than $200,	30	4,239 70
Number and amount of open accounts exceeding $200, and not more than $500,	28	8,294 28
Number and amount of open accounts of $1,000 or more,	12	14,662 12
Number and amount of open accounts to the credit of women, both adult and minor,	261	37,899 12
Number and amount of open accounts to the credit of guardians,	3	74 37
Number and amount of open accounts to the credit of religious and charitable associations,	16	6,911 11

Number and amount of open accounts in trust,	72	$10,480 20
Number and amount of withdrawals,	367	20,134 87
Number of accounts opened the previous year,	115	
Number of accounts closed the previous year,	49	
Amount of expenses of the corporation during previous year,		617 38
Amount of treasurer's bond,		5,000 00

Date of examination by commissioner: October 22.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, consols,	$5,000	$6,081 00	$4,986 04

BANK STOCK.

First Nat'l Bank, Marlboro',	$5,000	$4,750 00	*$5,000 00

* This bank has been notified that this investment exceeds the legal limit.

NORTH BROOKFIELD SAVINGS BANK — NORTH BROOKFIELD.

Incorporated 1854. Number of corporators, 29.

CHARLES ADAMS, JR., *President*. BONUM NYE, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$388,123 31	Public funds,	$121,000 00
Earnings undivided,	3,712 68	Bank stock,	11,400 00
Guaranty fund,	10,403 72	Railroad bonds,	92,000 00
		Loans on real estate,	170,021 75
		Deposit in bank, on interest,	7,419 95
		Expense account,	15 48
		Furniture,	193 60
		Cash on hand,	188 93
	$402,239 71		$402,239 71

Cash on Deposit in Bank: —

Maverick National Bank, Boston,	$7,419 95
Whole amount of interest or profits received or earned,	$21,925 12
Rate and amount of each semi-annual dividend for previous year, 2½ per cent.,	8,698 17
2½ per cent.,	8,843 56
Times for the dividends, fixed by the by-laws: January 1 and July 1.	
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $5\frac{5}{14}$.	
The total amount of loans with each specified rate of interest: $170,021.75, 5½ per cent.	
Number of outstanding loans which are of an amount not exceeding $3,000 each, 154	
Aggregate amount of the same,	127,721 75
Number of open accounts, 1,534	
Number and amount of deposits (including dividends), received for previous year, 1,080	86,529 23
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, 30	14,540 98
Number and amount of open accounts of $50 and less, 555	10,144 55
Number and amount of open accounts exceeding $50, and not more than $100, 158	11,933 05
Number and amount of open accounts exceeding $100, and not more than $200, 193	26,624 82
Number and amount of open accounts exceeding $200, and not more than $500, 253	78,543 98
Number and amount of open accounts of $1,000 or more, 92	110,315 17
Number and amount of open accounts to the credit of women, both adult and minor, 729	194,376 60
Number and amount of open accounts to the credit of guardians, 21	6,178 58
Number and amount of open accounts to the credit of religious and charitable associations, 19	4,703 03
Number and amount of open accounts in trust, 16	6,351 87
Number and amount of withdrawals, 607	59,750 03
Number of accounts opened the previous year, 286	

Number of accounts closed the previous year, ...	195	
Amount of expenses of the corporation during previous year, . . .		$964 70
Amount of treasurer's bond, ...		14,000 00

Date of examination by commissioner: July 24.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, . . .	$12,000	$13,770 00	$12,000 00
State, city and town bonds: —			
State of Maine, ...	17,000	19,125 00	17,000 00
of New Hampshire, . .	1,500	1,875 00	1,500 00
City of Boston, ...	23,000	26,160 00	23,000 00
of Providence, R. I., . .	7,000	8,050 00	7,000 00
of Manchester, N. H., . .	9,500	9,717 50	9,500 00
of Portsmouth, N. H., . .	5,000	6,000 00	5,000 00
of Portland, Me., . . .	5,000	6,000 00	*5,000 00
of Columbus, O., . . .	5,000	4,950 00	5,000 00
of Cambridge, ...	2,000	2,360 00	2,000 00
of Salem, ...	2,000	2,300 00	2,000 00
Town of Woburn, ...	12,000	13,800 00	12,000 00
Beverly, ...	20,000	20,800 00	20,000 00
	$121,000	$134,907 50	$121,000 00

BANK STOCK.

Commonwealth Nat'l Bank, Boston,	$10,000	$10,900 00	$10,000 00
Eliot Nat'l Bank, Boston, . .	1,000	1,223 00	1,000 00
Ware Nat'l Bank, Ware, . . .	400	500 00	400 00
	$11,400	$12,623 00	$11,400 00

RAILROAD BONDS.

Boston & Albany Railroad, . .	$31,000	$37,480 00	$31,000 00
Eastern Railroad, ...	27,000	30,105 00	27,000 00
Boston & Maine Railroad, . .	13,000	15,870 00	13,000 00
Boston & Providence Railroad, .	8,000	9,840 00	8,000 00
Old Colony Railroad, . . .	8,000	9,340 00	8,000 00
Boston, Clinton, Fitchburg & New Bedford Railroad, . . .	5,000	5,450 00	5,000 00
	$92,000	$108,085 00	$92,000 00

* This bank has been notified that this investment is illegal.

NORTH EASTON SAVINGS BANK — EASTON.

Incorporated February 8, 1864. Number of corporators, 27.

FRED'K L. AMES, *President.* PARDON A. GIFFORD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$352,705 19	Public funds,	$28,330 00
Earnings undivided,	18,533 85	Bank stock,	120,161 77
Guaranty fund,	7,000 00	Loans on bank stock,	5,500 00
		Real estate by foreclosure,	5,009 50
		Loans on real estate,	182,610 00
		Loans on personal security,	27,162 69
		Cash on hand and in bank,	9,465 08
	$378,239 04		$378,239 04

Loans on Bank Stock, amount on each: —

On 50 shares First National Bank, Easton,	$5,000 00
On 5 shares National Hide and Leather Bank, Boston,	500 00
Amount of real estate held by foreclosure,	$5,009 50
Assessed value of the same,	3,900 00
Amount of income received from the same,	12 43
Amount of municipal tax on real estate,	71 76

Cash on Deposit in Bank: —

First National Bank, Easton,	$8,086 09
Whole amount of interest or profits received or earned,	$17,389 09
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	6,408 36
2 per cent.,	6,664 13

Times for the dividends, fixed by the by-laws: April 15 and October 15.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $5\frac{4}{100}$.

The total amount of loans, with each specified rate of interest: $26,840, 5 per cent.; $173,790, 6 per cent.; $6,105, 6½ per cent.; $5,050, 7 per cent.; $2,325, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	123	
Aggregate amount of the same,		107,410 00
Amount of investments from which no income is received,		1,162 69
Number of open accounts,	1,193	
Number and amount of deposits (including dividends) received for previous year,	834	89,517 60
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	70	35,668 35
Number and amount of open accounts of $50 and less,	372	6,085 60
Number and amount of open accounts exceeding $50, and not more than $100,	117	8,345 92
Number and amount of open accounts exceeding $100, and not more than $200,	174	24,563 31
Number and amount of open accounts exceeding $200, and not more than $500	352	82,660 29

Number and amount of open accounts of $1,000 or more,	87	$97,925 28
Number and amount of open accounts to the credit of women, both adult and minor,	507	154,427 82
Number and amount of open accounts to the credit of guardians,	12	3,815 97
Number and amount of open accounts to the credit of religious and charitable associations,	14	3,992 98
Number and amount of open accounts in trust,	82	22,868 95
Number and amount of withdrawals,	510	68,639 27
Number of accounts opened the previous year,	210	
Number of accounts closed the previous year,	124	
Amount of expenses of the corporation during previous year,		750 99
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: October 15.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Bath, Me.,	$2,000	$2,000 00	$2,000 00
of Bangor, Me.,	8,000	8,000 00	6,960 00
of Springfield 7s,	10,000	12,300 00	11,250 00
Town of Stoughton,	8,000	8,120 00	8,120 00
	$28,000	$30,420 00	$28,330 00

Bank Stock.

Nat'l City Bank, Lynn,	$6,600	$10,560 00	$9,578 25
Neponset Nat'l Bank, Canton,	7,500	9,750 00	8,100 00
Bristol County Nat'l Bank, Taunton,	3,800	5,700 00	4,560 00
Taunton Nat'l Bank, Taunton,	700	1,050 00	920 50
First Nat'l Bank, Easton,	10,000	13,000 00	10,690 00
Traders' Nat'l Bank, Boston,	3,600	2,979 00	3,632 75
Shoe and Leather Nat'l B'k, Boston,	2,500	2,262 50	3,395 00
Tremont Nat'l Bank, Boston,	2,500	2,750 00	3,137 50
State Nat'l Bank, Boston,	2,500	3,175 00	2,693 75
City Nat'l Bank, Boston,	2,500	2,975 00	2,765 63
Market Nat'l Bank, Boston,	2,500	2,450 00	2,750 00
Atlas Nat'l Bank, Boston,	2,500	3,125 00	2,878 13
Eagle Nat'l Bank, Boston,	2,000	2,192 50	2,255 00
New England Nat'l Bank, Boston,	2,500	3,300 00	3,450 00
North Nat'l Bank, Boston,	11,300	14,153 25	*15,074 63
Revere Nat'l Bank, Boston,	5,700	6,654 75	7,178 50
Everett Nat'l Bank, Boston,	7,800	8,823 75	10,135 00
Shawmut Nat'l Bank, Boston,	5,000	5,812 50	6,500 00
Atlantic Nat'l Bank, Boston,	2,500	3,800 00	3,750 00
Hamilton Nat'l Bank, Boston,	2,500	2,925 00	3,450 00
Manufacturers' Nat'l Bank, Boston,	2,500	2,487 50	2,753 13
Redemption Nat'l Bank, Boston,	3,800	4,883 00	4,789 00
Hide and Leather Nat'l B'k, Boston,	5,000	5,450 00	5,725 00
	$97,800	$120,258 75	$120,161 77

* This bank has been notified that this investment exceeds the legal limit.

NORTH END SAVINGS BANK — BOSTON.

Incorporated Feb. 17, 1870. Number of corporators, 25.

NATHANIEL J. RUST, *President.* GEORGE C. TRUMBULL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$404,131 97	Public funds,	$9,700 00
Earnings undivided,	10,636 86	Bank stock,	60,775 91
Guaranty fund,	8,460 00	Railroad bonds,	20,212 50
		Real estate by foreclosure,	19,426 19
		Loans on real estate,	249,884 87
		Deposit in banks, on interest,	55,046 73
		Expense account,	1,482 29
		Vault, furniture, etc.,	2,494 40
		Suspense account,	3,573 71
		Cash on hand,	632 23
	$423,228 83		$423,228 83

Amount of real estate held by foreclosure,		$19,426 19
Assessed value of the same,		22,300 00
Amount of income received from the same,		1,225 98
Amount of municipal tax on real estate		335 70
Cash on Deposit in Banks, amount in each: —		
Lincoln National Bank, Boston,		$40,000 00
National Security Bank, Boston,		15,046 73
Whole amount of interest or profits received or earned,		$23,718 34
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	7,498 20
	2 per cent.,	7,599 82
Times for the dividends, fixed by the by-laws: January 1 and July 1.		
The total amount of loans, with each specified rate of interest: $22,000, 5½ per cent.; $141,986.87, 6 per cent.; $11,700, 6½ per cent.; $43,248, 7 per cent.; $1,150, 7 3/10 per cent.; $12,200, 7½ per cent.; $17,600, 8 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	91	
Aggregate amount of the same,		136,684 87
Amount of investments from which no income is received,		3,573 71
Number of open accounts,	1,346	
Number and amount of deposits (including dividends), received for previous year,	1,188	120,701 76
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	76	51,381 70
Number and amount of open aceounts of $50 and less,	473	5,292 20
Number and amount of open accounts exceeding $50, and not more than $100,	130	9,024 10
Number and amount of open accounts exceeding $100, and not more than $200,	155	21,713 28
Number and amount of open accounts exceeding $200, and not more than $500,	274	91,910 76
Number and amount of open accounts of $1,000 or more,	130	149,357 03

Number and amount of open accounts to the credit of women, both adult and minor,	316	$92,020 29
Number and amount of open accounts to the credit of guardians,	14	4,483 79
Number and amount of open accounts to the credit of religious and charitable associations,	14	6,108 67
Number and amount of open accounts in trust,	224	68,074 06
Number and amount of withdrawals,	952	109,155 80
Number of accounts opened the previous year,	245	
Number of accounts closed the previous year,	216	
Amount of expenses of the corporation during previous year,		4,935 60
Amount of treasurer's bond,		44,000 00

Date of examination by commissioner: February 6.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cambridge 6s,	$10,000	$10,100 00	$9,700 00

Bank Stock.

City Nat'l Bank, Boston,	$6,600	$7,854 00	$7,394 62
Revere Nat'l Bank, Boston,	3,400	3,969 50	4,390 12
Shoe and Leather Nat'l B'k, Boston,	2,600	2,353 00	3,782 00
Tremont Nat'l Bank, Boston,	2,600	2,860 00	3,360 25
First Nat'l Bank, Chelsea,	5,000	5,767 42	5,767 42
Atlas Nat'l Bank, Boston,	5,000	6,250 00	5,787 50
Eagle Nat'l Bank, Boston,	7,100	7,783 37	8,012 75
Traders' Nat'l Bank, Boston,	3,000	2,482 50	3,237 76
North Nat'l Bank, Boston,	5,000	6,262 50	6,762 50
Suffolk Nat'l Bank, Boston,	300	357 37	375 00
Market Nat'l Bank, Boston,	1,000	980 00	1,131 25
Commonwealth Nat'l Bank, Boston,	500	553 12	660 00
Commerce Nat'l Bank, Boston,	1,000	1,145 00	1,308 50
Third Nat'l Bank, Boston,	500	482 50	544 37
Eliot Nat'l Bank, Boston,	3,300	4,125 00	3,884 37
Union Nat'l Bank, Boston,	600	865 50	847 50
Metropolitan Nat'l Bank, Boston,	3,000	3,465 00	3,530 00
	$50,500	$57,555 78	$60,775 91

Railroad Bonds.

Boston & Maine Railroad 7s,	$20,000	$24,300 00	$20,212 50

ORANGE SAVINGS BANK — ORANGE.

Incorporated, 1871. Number of corporators, 151.

H. C. TENNEY, *President.* WARREN M. KING, *Treasurer*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$369,189 77	Public funds,	$41,180 00
Earnings undivided,	3,011 30	Bank stock,	38,749 00
Guaranty fund,	4,800 00	Loans on bank stock	6,000 00
		Railroad bonds,	32,950 00
		Real estate by foreclosure,	1,035 00
		Loans on real estate,	103,672 20
		Loans on personal security,	101,782 95
		Loans to counties, cities, or towns,	13,000 00
		Deposit in banks, on interest,	38,201 21
		Expense account,	151 91
		Taxes paid,	30 20
		Accrued interest,	248 60
	$377,001 07		$377,001 07

Loans on Bank Stock, amount on each: —

On 50 shares Franklin County National Bank, Greenfield,	$5,000 00
On 12 shares Orange National Bank, Orange,	1,000 00
Amount of real estate held by foreclosure,	$1,035 00
Assessed value of the same,	818 00
Amount of municipal tax on real estate,	11 70

Cash on Deposit in Banks, amount in each: —

People's National Bank, Brattleboro, Vt.,	$5,000 00
Palmer National Bank, Palmer,	5,000 00
Second National Bank, Springfield,	5,000 00
Wachusett National Bank, Fitchburg,	10,000 00
Orange National Bank, Orange,	13,201 21
Whole amount of interest or profits received or earned,	$16,822 44
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	5,876 93
2 per cent.,	6,386 48

Times for the dividends, fixed by the by-laws: February and August.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $4\frac{20}{23}$.

The total amount of loans, with each specified rate of interest: $13,201.21, 3 per cent.; $33,000, $4\frac{1}{2}$ per cent.; $198,540.15, 5 per cent.; $17,915, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	172	
Aggregate amount of the same,		104,230 15
Amount of investments from which no income is received,		1,239 00
Number of open accounts,	1,615	
Number and amount of deposits (including dividends) received for previous year,	1,476	132,866 03

Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	106	$56,813 10
Number and amount of open accounts of $50 and less,	640	9,558 26
Number and amount of open accounts exceeding $50, and not more than $100,	185	12,779 23
Number and amount of open accounts exceeding $100, and not more than $200,	212	28,923 75
Number and amount of open accounts exceeding $200, and not more than $500,	301	98,737 01
Number and amount of open accounts of $1,000 or more,	78	89,333 22
Number and amount of open accounts to the credit of women, both adult and minor,	655	127,671 61
Number and amount of open accounts to the credit of guardians,	9	4,536 95
Number and amount of open accounts to the credit of religious and charitable associations,	18	9,282 89
Number and amount of open accounts in trust,	17	1,687 57
Number and amount of withdrawals,	1,016	80,513 36
Number of accounts opened the previous year,	366	
Number of accounts closed the previous year,	221	
Amount of expenses of the corporation during previous year,		430 29
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: August 1.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Auburn, Me, 6s,	$1,600	$1,760 00	$1,680 00
of Bangor, Me., 6s,	1,000	1,190 00	*1,110 00
of Gardiner, Me., 4s,	6,000	6,120 00	6,120 00
of Lynn 6s,	3,000	3,660 00	3,420 00
of Manchester, N. H., 4s,	15,000	15,450 00	15,450 00
Town of Brockton 5s,	5,000	6,000 00	5,400 00
of Sheldon, Vt., 4½s,	8,000	8,640 00	†8,000 00
	$39,600	$42,820 00	$41,180 00

Bank Stock.

First Nat'l Bank, Springfield,	$1,000	$1,650 00	$1,470 00
Third Nat'l Bank, Springfield,	1,000	1,750 00	1,750 00
Union Market Nat'l B'k, Watertown,	700	819 00	819 00
First Nat'l Bank, Chelsea,	400	492 00	460 00
Atlas Nat'l Bank, Boston,	1,500	1,875 00	1,875 00
Boylston Nat'l Bank, Boston,	500	585 00	595 00
Central Nat'l Bank, Boston,	300	204 00	204 00
Everett Nat'l Bank, Boston	400	444 00	464 00
Eliot Nat'l Bank, Boston,	6,500	8,385 00	7,781 00
First Ward Nat'l Bank, Boston,	2,000	2,280 00	1,882 00
Nat'l Hide and Leather B'k, Boston,	500	560 00	575 00

* This bank was notified that this investment was illegal, and these bonds have since been disposed of.

† This bank has been notified that this investment is illegal.

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Manufacturers' Nat'l Bank, Boston,	$2,000	$1,980 00	$2,000 00
Nat'l B'k of North America, Boston,	1,100	1,210 00	1,199 00
North Nat'l Bank, Boston, . .	1,000	1,270 00	1,300 00
Tremont Nat'l Bank, Boston, . .	3,000	3,270 00	3,600 00
Nat'l Webster Bank, Boston, . .	2,500	2,725 00	2,775 00
Orange Nat'l Bank, Orange, . .	10,000	12,000 00	10,000 00
	$34,400	$41,499 00	$38,749 00

RAILROAD BONDS.

Old Colony Railroad 6s, . . .	$1,000	$1,180 00	$1,170 00
Boston & Albany Railroad 6s, .	10,000	11,800 00	11,800 00
Fitchburg Railroad 5s, . . .	18,000	19,980 00	19,980 00
	$29,000	$32,960 00	$32,950 00

PALMER SAVINGS BANK — PALMER.

Incorporated 1870. Number of corporators, 41.

C. L. GARDNER, *President.* L. E. MOORE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$629,362 07	Public funds,	$23,600 00
Earnings undivided,	4,617 94	Loans on public funds,	900 00
Guaranty fund,	9,200 00	Bank stock,	51,400 00
		Loans on bank stock,	4,900 00
		Railroad bonds,	34,000 00
		Real estate,	13,100 00
		Real estate by foreclosure,	10,550 00
		Loans on real estate,	328,280 85
		Loans on personal security,	162,112 38
		Loans to counties, cities or towns,	1,550 00
		Deposit in bank, on interest,	8,768 52
		Expense account,	551 10
		Cash on hand,	3,467 16
	$643,180 01		$643,180 01

Loan on Public Funds: —

On $1,000 United States 4s, ... $900 00

Loans on Bank Stock, amount on each: —

On 20 shares Brockton National Bank, Brockton, ... $2,000 00
On 37 shares Palmer National Bank, Palmer, ... 2,900 00

Invested in real estate (for banking purposes), ... $13,100 00
Estimated value of the same, ... 15,000 00
Amount of real estate held by foreclosure, ... 10,550 00
Assessed value of the same, ... 7,500 00
Amount of income received from the same, ... 756 00
Amount of municipal tax on real estate, ... 244 74

Cash on Deposit in Bank: —

Palmer National Bank, Palmer, ... $8,768 52

Whole amount of interest or profits received or earned, ... $35,901 85
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 11,377 00; 2 per cent., 11,751 23
Times for the dividends, fixed by the by-laws: January 1 and July 1.
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $4\frac{46}{100}$.
The total amount of loans, with each specified rate of interest: $156,923, 5 per cent.; $23,600, 5½ per cent.; $295,260.23, 6 per cent.; $17,485, 6½ per cent.; $4,115, 7 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 315
Aggregate amount of the same, ... 287,268 23
Number of open accounts, ... 2,042
Number and amount of deposits (including dividends) received for previous year, ... 1,781 220,070 03

Number and amount of deposits of and exceeding $300 at any one time for the previous year,	180	$110,681 52
Number and amount of open accounts of $50 and less,	628	11,068 21
Number and amount of open accounts exceeding $50, and not more than $100,	244	18,078 15
Number and amount of open accounts exceeding $100, and not more than $200,	302	42,185 75
Number and amount of open accounts exceeding $200, and not more than $500,	399	131,413 64
Number and amount of open accounts of $1,000 or more,	196	228,121 95
Number and amount of open accounts to the credit of women, both adult and minor,	920	238,492 92
Number and amount of open accounts to the credit of guardians,	3	570 38
Number and amount of open accounts to the credit of religious and charitable associations,	19	6,161 57
Number and amount of open accounts in trust,	64	30,032 21
Number and amount of withdrawals,	1,289	184,930 43
Number of accounts opened the previous year,	451	
Number of accounts closed the previous year,	396	
Amount of expenses of the corporation during previous year,		1,738 23
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: July 23.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$100	$122 00	$100 00
City bonds: —			
City of Boston 6s, 1894,	5,000	6,000 00	5,000 00
of Worcester 6s, 1892,	6,000	6,900 00	6,000 00
of Fall River 6s, 1899,	5,000	6,100 00	5,000 00
of Fall River 5s, 1909,	3,000	3,390 00	3,000 00
of Rockland, Me., 6s, 1891,	2,500	2,500 00	2,500 00
of Concord, N. H., 6s, 1893,	2,000	2,340 00	2,000 00
	$23,600	$27,352 00	$23,600 00

Bank Stock.

Eliot Nat'l Bank, Boston,	$5,000	$6,250 00	$5,500 00
State Nat'l Bank, Boston,	2,500	3,175 00	2,650 00
Suffolk Nat'l Bank, Boston,	2,000	2,400 00	2,200 00
Nat'l Bank of No. America, Boston,	1,000	1,090 00	1,000 00
Nat'l Bank of Commerce, Boston,	2,300	2,622 00	2,500 00
Agawam Nat'l Bank, Springfield,	5,100	6,732 00	6,375 00
Chapin Nat'l Bank, Springfield,	5,000	6,500 00	6,350 00
Brockton Nat'l Bank, Brockton,	1,000	1,150 00	1,000 00
Monson Nat'l Bank, Monson,	3,300	4,950 00	4,125 00
Ware Nat'l Bank, Ware,	700	882 00	875 00
Palmer Nat'l Bank, Palmer,	16,500	22,275 00	18,825 00
	$44,400	$58,026 00	$51,400 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern Railroad 6s, . . .	$10,000	$11,150	10,000 00
Boston & Albany Railroad 7s, .	20,000	24,350	24,000 00
	$30,000	$35,500 00	$34,000 00

PEOPLE'S SAVINGS BANK — WORCESTER.

Incorporated May 13, 1864. Number of corporators, 194.

L. J. KNOWLES, *President.* C. M. BENT, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$3,934,999 24	Public funds,	$332,575 00
Earnings undivided,	46,027 84	Bank stock,	812,448 00
Guaranty fund,	72,208 32	Loans on bank stock,	900 00
Dividends unpaid,	66,136 10	Railroad bonds,	279,995 00
Suspense account,	19,766 52	Real estate,	65,000 00
		Real estate by foreclosure,	16,186 83
		Loans on real estate,	1,347,126 16
		Loans on personal security,	1,064,608 33
		Loans to counties, cities or towns,	129,900 00
		Deposit in banks, on interest,	44,268 31
		Expense account,	2,320 06
		Interest accrued,	32,367 71
		Cash on hand and in banks,	11,442 62
	$4,139,138 02		$4,139,138 02

Loans on Bank Stock, amount on each: —

On 5 shares First National Bank, Barre,	$400 00
On 5 shares Brighton National Bank, Boston,	500 00
Invested in real estate (for banking purposes),	$65,000 00
Estimated value of the same,	65,000 00
Amount of real estate held by foreclosure,	16,186 83
Assessed value of the same,	18,800 00
Amount of income received from the same,	1,059 23
Amount of municipal tax on real estate,	245 19

Cash on Deposit in Banks, amount in each: —

National Bank of the Republic, Boston,	$7,918 63
Central National Bank, Worcester,	41,349 68
Whole amount of interest or profits received or earned,	$185,408 32
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	72,539 48
2 per cent.,	75,304 64

Times for the dividends, fixed by the by-laws: February 15 and August 15.

The total amount of loans, with each specified rate of interest: $112,700, 4 per cent.; $31,200, 4¼ per cent.; $226,500, 4½ per cent.; $50,000, 4⅝ per cent.; $157,000, 4¾ per cent.; $50,000, 4⅞ per cent.; $1,517,139.49, 5 per cent.; $9,150, 5½ per cent.; $338,845, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	458	
Aggregate amount of the same,		603,102 33
Amount of investments from which no income is received,		9,102 00
Number of open accounts,	10,609	
Number and amount of deposits (including dividends), received for previous year,	8,888	865,842 67
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	604	337,012 47

Number and amount of open accounts of $50 and less,	2,655	$52,600 00
Number and amount of open accounts exceeding $50 and not more than $100,	1,078	79,903 00
Number and amount of open accounts exceeding $100, and not more than $200,	1,295	191,115 00
Number and amount of open accounts exceeding $200, and not more than $500,	2,106	698,766 00
Number and amount of open accounts of $1,000 or more,	1,360	1,618,148 00
Number and amount of open accounts to the credit of women, both adult and minor,	4,635	1,666,328 00
Number and amount of open accounts to the credit of guardians,	103	46,435 00
Number and amount of open accounts to the credit of religious and charitable associations,	74	49,829 00
Number and amount of open accounts in trust,	457	279,195 00
Number and amount of withdrawals,	6,965	663,443 54
Number of accounts opened the previous year,	1,632	
Number of accounts closed the previous year,	1,354	
Amount of expenses of the corporation during previous year,		9,287 68
Amount of treasurer's bond,		30,000 00

Date of examination by commissioner: October 30.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, coupon,	$95,000	$108,725 00	$103,550 00
" " 4½s, registered,	20,000	22,700 00	21,800 00
" " 3s, registered,	100,000	100,125 00	100,000 00
City, town and county bonds: —			
City of Charlestown 6s,	5,000	5,775 00	5,000 00
of Boston 5s,	3,000	3,072 50	3,000 00
of Manchester, N. H., 6s,	3,000	3,090 00	3,000 00
of Portsmouth, N. H., 4s,	5,000	5,100 00	5,000 00
of Dover, N. H., 6s,	4,000	4,615 00	4,000 00
of Providence, R. I., 5s,	9,000	10,440 00	9,900 00
of Norwich, Conn., 5s,	7,000	8,190 00	7,560 00
of Indianapolis, Ind., 6s,	7,000	8,400 00	7,700 00
of Scranton, Penn., 7s,	8,000	9,760 00	9,040 00
of Columbus, O., 6s,	25,000	29,375 00	27,750 00
Town of Beverly 4s,	10,000	10,400 00	10,000 00
of Westborough 5s,	2,000	2,305 00	2,000 00
County of Strafford, N. H., 4s,	10,600	10,881 00	10,600 00
of Merrimac, N. H., 6s,	2,500	2,737 50	2,675 00
	$316,100	$345,691 00	$332,575 00

Bank Stock.

Market Nat'l Bank, Boston,	$23,700	$23,226 00	$23,700 00
Shawmut Nat'l Bank, Boston,	15,000	17,437 50	17,200 00
Columbian Nat'l Bank, Boston,	3,700	4,773 00	4,662 00
Atlas Nat'l Bank, Boston,	11,200	14,000 00	13,776 00
Webster Nat'l Bank, Boston,	6,300	6,867 00	6,741 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Redemption Nat'l Bank, Boston,	$39,700	$51,014 50	$50,816 00
North America Nat'l Bank, Boston,	18,800	20,703 50	20,294 00
Union Nat'l Bank, Boston,	2,000	2,820 00	2,860 00
Washington Nat'l Bank, Boston,	10,800	14,202 00	13,608 00
Merchants' Nat'l Bank, Boston,	5,000	6,850 00	6,750 00
North Nat'l Bank, Boston,	5,000	6,350 00	6,300 00
Tremont Nat'l Bank, Boston,	15,700	17,113 00	17,270 00
Globe Nat'l Bank, Boston,	31,700	32,657 00	33,285 00
New England Nat'l Bank, Boston,	4,000	5,415 00	5,200 00
Eagle Nat'l Bank, Boston,	13,800	15,128 25	14,904 00
State Nat'l Bank, Boston,	7,000	9,161 25	8,610 00
Hamilton Nat'l Bank, Boston,	22,600	27,120 00	26,442 00
Blackstone Nat'l Bank, Boston,	49,000	50,102 50	49,980 00
Traders' Nat'l Bank, Boston,	11,000	9,240 00	9,102 00
Revere Nat'l Bank, Boston,	15,400	18,210 50	17,556 00
Continental Nat'l Bank, Boston,	18,100	19,932 62	19,910 00
Suffolk Nat'l Bank, Boston,	9,700	11,555 12	11,446 00
Hide and Leather Nat'l B'k, Boston,	36,500	40,880 00	40,150 00
Republic Nat'l Bank, Boston,	29,300	38,090 00	37,504 00
Eliot Nat'l Bank, Boston,	17,400	21,576 00	21,402 00
Faneuil Hall Nat'l Bank, Boston,	5,000	6,512 50	6,350 00
Shoe and Leather Nat'l Bk, Boston,	35,700	33,959 67	35,700 00
Freeman's Nat'l Bank, Boston,	23,800	28,203 00	27,370 00
Second Nat'l Bank, Boston,	8,100	12,291 75	12,150 00
Third Nat'l Bank, Boston,	30,000	28,725 00	30,000 00
Atlantic Nat'l Bank, Boston,	10,000	15,200 00	15,000 00
Old Boston Nat'l Bank, Boston,	7,200	9,144 00	8,640 00
Manufacturers' Nat'l Bank, Boston,	17,200	17,142 67	17,200 00
Everett Nat'l Bank, Boston,	7,300	8,103 00	8,030 00
Exchange Nat'l Bank, Boston,	5,700	6,840 00	6,384 00
Boylston Nat'l Bank, Boston,	3,600	4,221 00	4,104 00
Citizens' Nat'l Bank, Worcester,	5,200	6,344 00	6,084 00
City Nat'l Bank, Worcester,	24,500	29,890 00	28,420 00
Central Nat'l Bank, Worcester,	15,400	21,868 00	21,252 00
Worcester Nat'l Bank, Worcester,	52,400	68,120 00	64,976 00
Quinsigamond Nat'l B'k, Worcester,	18,600	18,600 00	21,948 00
Mechanics' Nat'l Bank, Worcester,	16,700	20,040 00	19,372 00
	$708,800	$819,629 33	$812,448 00

RAILROAD BONDS.

Boston & Maine Railroad 7s,	$50,000	$60,750 00	$59,000 00
Old Colony Railroad 7s,	35,000	42,787 50	41,125 00
Boston & Albany R. R. 6s,	35,000	41,650 00	40,250 00
Eastern Railroad 6s,	22,500	25,003 12	22,500 00
Fitchburg Railroad 5s,	30,000	32,925 00	31,500 00
Boston, Clinton, Fitchburg & New Bedford 5s,	18,000	18,900 00	18,900 00
Worcester & Nashua Railroad 5s,	12,000	12,360 00	12,000 00
Conn. & Passumpsic River R. R. 7s.,	48,000	56,520 00	54,720 00
	$250,500	$290,895 62	$279,995 00

PLYMOUTH FIVE CENTS SAVINGS BANK — PLYMOUTH.

Incorporated 1855. Number of corporators, 69.

WILLIAM R. DREW, *President.* WILLIAM W. BREWSTER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$603,562 80	Public funds,	$139,400 00
Earnings undivided,	14,731 71	Bank stock,	32,300 00
Guaranty fund,	9,435 05	Loans on bank stock,	850 00
Suspense,	4 47	Railroad bonds,	20,000 00
		Real estate,	2,900 00
		Real estate by foreclosure,	7,380 58
		Loans on real estate,	348,170 00
		Loans on personal security,	36,454 00
		Loans to counties, cities or towns,	25,090 00
		Deposit in banks, on interest,	13,756 82
		Expense account,	678 37
		Cash on hand,	754 26
	$627,734 03		$627,734 03

Loans on Bank Stock, amount on each: —

On 7 shares Merchants' National Bank, Boston,	$700 00
On 2 shares Plymouth National Bank,	150 00

Invested in real estate (for banking purposes),	$2,900 00
Estimated value of the same,	3,000 00
Amount of real estate held by foreclosure,	7,380 58
Assessed value of the same,	7,700 00
Amount of income received from the same,	384 65
Amount of municipal tax on real estate,	172 19

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$3,198 71
Old Colony National Bank, Plymouth,	4,538 28
Plymouth National Bank, Plymouth,	6,019 83

Whole amount of interest or profits received or earned,		$32,653 13
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	11,573 06
	2 per cent.,	11,794 30

Times for the dividends, fixed by the by-laws: second Tuesday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 6½.

The total amount of loans, with each specified rate of interest: $33,700, 4 per cent.; $6,000, 4½ per cent.; $32,000, 5 per cent.; $21,500, 5½ per cent.; $280,574, 6 per cent.; $22,195, 6½ per cent.; $14,545, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	325	
Aggregate amount of the same,		221,254 00
Number of open accounts,	2,496	

Number and amount of deposits (including dividends) received for the previous year,	1,304	$104,889 06
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	66	36,282 59
Number and amount of open accounts of $50 and less,	1,278	15,317 96
Number and amount of open accounts exceeding $50, and not more than $100,	186	13,691 78
Number and amount of open accounts exceeding $100, and not more than $200,	215	30,343 90
Number and amount of open accounts exceeding $200, and not more than $500,	345	115,794 11
Number and amount of open accounts of $1,000 or more,	217	250,356 52
Number and amount of open accounts to the credit of women, both adult and minor,	1,115	280,277 97
Number and amount of open accounts to the credit of guardians,	16	8,040 87
Number and amount of open accounts to the credit of religious and charitable associations,	7	449 03
Number and amount of open accounts in trust,	89	30,941 91
Number and amounts of withdrawals,	946	93,167·02
Number of accounts opened the previous year,	278	
Number of accounts closed the previous year,	210	
Amount of expenses of the corporation during previous year,		2,065 70
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: October 4.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, registered,	$10,000	$11,487 50	$10,000 00
United States 4s, coupon,	2,000	2,440 00	2,000 00
State, city and town bonds: —			
State of Maine 6s,	14,000	15,272 50	14,000 00
of New Hampshire 6s,	5,900	6,595 00	5,900 00
City of Lynn 6s,	1,000	1,060 00	1,000 00
of Portland, Me., 6s,	10,000	10,675 00	10,000 00
of Cambridge 6s,	5,000	5,412 50	5,000 00
of New London, Conn., 7s,	12,000	15,360 00	12,000 00
of New Bedford 7s,	10,000	13,500 00	10,000 00
of Somerville 6½s,	5,000	5,112 50	5,000 00
of Manchester, N. H., 6s,	1,500	1,680 25	1,500 00
of Springfield 6s,	5,000	6,400 00	5,000 00
of Bangor, Me., 6s,	9,000	10,800 00	9,000 00
of Belfast, Me., 6s,	2,000	2,060 00	2,000 00
of Lewiston, Me., 6s,	2,000	2,380 00	2,000 00
of Providence, R. I., 5s,	3,000	3,155 00	3,000 00
of Lawrence 5s,	5,000	5,450 00	5,000 00
of Brockton 4s,	10,000	10,100 00	10,000 00
Town of Northampton 6s,	10,000	11,400 00	10,000 00
of Methuen 6s,	3,000	3,525 00	3,000 00
of Natick 7s,	1,000	1,025 00	1,000 00
of Plymouth 6s and 7s,	13,000	13,150 00	13,000 00
	$139,400	$158,040 25	$139,400 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Commonwealth Nat'l Bank, Boston,	$,5000	$5,531 25	$5,000 00
Atlas Nat'l Bank, Boston, . .	2,500	3,125 00	2,500 00
Webster Nat'l Bank, Boston, . .	2,500	2,728 12	2,500 00
First Ward Nat'l Bank, Boston, .	2,100	2,401 88	2,100 00
Revere Nat'l Bank, Boston, . .	1,500	1,751 25	1,500 00
Republic Nat'l Bank, Boston, . .	1,500	1,938 75	1,500 00
Merchants' Nat'l Bank, Boston, .	1,000	1,370 00	1,000 00
Metropolitan Nat'l Bank, Boston, .	1,500	1,742 50	1,500 00
City Nat'l Bank, Boston, . . .	1,000	1,190 00	1,000 00
Commerce Nat'l Bank, Boston, .	800	916 00	800 00
North Nat'l Bank, Boston, . .	600	751 50	600 00
Shoe and Leather Nat'l B'k, Boston,	500	452 50	500 00
Third Nat'l Bank, Springfield, .	1,000	1,450 00	1,000 00
Brockton Nat'l Bank, Brockton, .	2,000	2,100 00	2,000 00
Plymouth Nat'l Bank, Plymouth, .	3,800	4,370 00	3,800 00
Old Colony Nat'l Bank, Plymouth, .	5,000	7,300 00	5,000 00
	$32,300	$39,118 75	$32,300 00

RAILROAD BONDS.

Old Colony Railroad 6s, . . .	$5,000	$5,850 00	$5,000 00
Cheshire Railroad 6s, . . .	4,000	4,400 00	4,000 00
Boston & Maine Railroad 7s, . .	1,000	1,220 00	1,000 00
Eastern Railroad 6s, . . .	10,000	11,150 00	10,000 00
	$20,000	$22,620 00	$20,000 00

PLYMOUTH SAVINGS BANK — PLYMOUTH.

Incorporated, 1829. Number of corporators, 45.

WILLIAM H. NELSON, *President.* JOHN J. RUSSELL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$2,132,987 23	Public funds,	$314,850 00
Earnings undivided.	66,456 01	Bank stock,	427,541 00
Guaranty fund,	70,000 00	Loans on bank stock,	12,200 00
Suspense account,	137 97	Railroad bonds,	110,000 00
		Real estate,	7,000 00
		Real estate by foreclosure,	63,286 49
		Loans on real estate,	569,171 00
		Loans on personal security,	593,572 00
		Loans to counties, cities or towns,	139,500 00
		Deposit in banks, on interest,	30,914 21
		Cash on hand,	1,546 51
	$2,269,581 21		$2,269,581 21

Loans on Bank Stock, amount on each: —

On 26 shares Old Colony National Bank, Plymouth,	$2,200 00
On 60 shares Plymouth National Bank, Plymouth,	5,500 00
On 20 shares Plymouth and 13 shares Old Colony National banks,	3,300 00
On 5 shares Old Colony and 5 shares Tremont National banks,	1,000 00
On 5 shares New England National Bank, Boston,	200 00

Invested in real estate (for banking purposes),	$7,000 00
Estimated value of the same,	7,000 00
Amount of real estate held by foreclosure,	63,286 49
Assessed value of the same,	105,515 00
Amount of income received from the same,	5,857 01
Amount of municipal tax on real estate,	1,283 95

Cash on Deposit in Banks, amount in each: —

Boston National Bank, Boston,	$10,245 49
National Bank of the Commonwealth, Boston,	4,750 02
Plymouth National Bank, Plymouth,	8,723 78
Old Colony National Bank, Plymouth,	7,194 92

Whole amount of interest or profits received or earned,		$124,539 79
Rate and amount of each semi-annual dividend for previous year,	2½ per cent.,	52,032 96
	2 per cent.,	41,810 82

Times for the dividends, fixed by the by-laws: January and July.

The total amount of loans, with each specified rate of interest: $52,000, 4 per cent.; $160,772, 4½ per cent.; $85,000, 4¾ per cent.; $491,700, 5 per cent.; $123,650, 5½ per cent.; $315,360, 6 per cent.; $12,786, 6½ per cent.; $73,175, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	232	
Aggregate amount of the same,		240,171 00
Number of open accounts,	6,315	

Number and amount of deposits (including dividends) received for previous year,	2,306	$291,556 00
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	174	78,886 44
Number and amount of open accounts of $50 and less,	1,654	31,718 11
Number and amount of open accounts exceeding $50, and not more than $100,	655	47,101 04
Number and amount of open accounts exceeding $100, and not more than $200,	835	119,720 85
Number and amount of open accounts exceeding $200, and not more than $500,	1,296	435,241 82
Number and amount of open accounts of $1,000 or more,	519	530,426 80
Number and amount of open accounts to the credit of women, both adult and minor,	3,255	1,089,602 78
Number and amount of open accounts to the credit of guardians,	58	18,880 60
Number and amount of open accounts to the credit of religious and charitable associations,	57	23,055 22
Number and amount of open accounts in trust,	286	115,652 52
Number and amount of withdrawals,	3,093	288,584 71
Number of accounts opened the previous year,	465	
Number of accounts closed the previous year,	482	
Amount of expenses of the corporation during previous year,		6,000 00
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: October 4.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
State, city and town bonds: —			
State of Maine,	$18,000	$20,340 00	$18,000 00
of Rhode Island,	6,000	6,900 00	6,000 00
City of Salem,	10,000	11,600 00	10,000 00
of Cambridge,	7,000	7,560 00	7,000 00
of Hartford, Conn.,	5,000	5,750 00	5,000 00
of Portland, Me.,	12,000	12,600 00	11,100 00
of Meriden, Conn.,	25,000	28,750 00	25,000 00
of New London, Conn.,	50,000	68,500 00	50,000 00
of Holyoke,	50,000	62,500 00	46,750 00
of Newburyport,	5,000	5,350 00	5,000 00
of Fall River,	10,000	11,900 00	10,000 00
of Lawrence,	30,000	35,700 00	30,000 00
of New Bedford,	10,000	13,700 00	10,000 00
of Lynn,	13,000	15,470 00	13,000 00
of Bangor, Me.,	6,000	7,260 00	6,000 00
of Brockton,	16,000	16,000 00	16,000 00
Town of Plymouth,	11,000	11,000 00	11,000 00
of Franklin,	10,000	10,000 00	10,000 00
of West Springfield,	25,000	27,500 00	25,000 00
	$319,000	$378,380 00	$314,850 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
State Nat'l Bank, Boston,	$13,000	$16,380 00	$13,000 00
Merchants' Nat'l Bank, Boston,	22,500	30,825 00	22,500 00
Plymouth Nat'l Bank, Plymouth,	18,400	21,160 00	18,400 00
Old Colony Nat'l Bank, Plymouth,	26,200	37,990 00	26,200 00
Bristol County Nat'l Bank, Taunton,	17,100	24,795 00	17,100 00
Hingham Nat'l Bank, Hingham,	4,200	4,320 00	4,200 00
Market Nat'l Bank, Boston,	12,800	12,344 00	10,240 00
Traders' Nat'l Bank, Boston,	8,000	6,560 00	6,000 00
City National Bank, Boston,	8,400	9,996 00	8,400 00
Suffolk Nat'l Bank, Boston,	6,200	7,440 00	6,200 00
North Nat'l Bank, Boston,	900	1,116 00	900 00
Massachusetts Nat'l Bank, Boston,	8,500	9,520 00	8,500 00
Second Nat'l Bank, Boston,	27,000	40,500 00	27,000 00
Tremont Nat'l Bank Boston,	19,500	21,450 00	17,745 00
Atlantic Nat'l Bank, Boston,	4,100	6,232 00	4,100 00
Eagle Nat'l Bank, Boston,	8,000	8,720 00	8,000 00
Old Boston Nat'l Bank, Boston,	5,450	6,540 00	5,450 00
New England Nat'l Bank, Boston,	8,600	11,352 00	8,600 00
Boylston Nat'l Bank, Boston,	7,000	8,190 00	7,000 00
Exchange Nat'l Bank, Boston,	10,600	12,190 00	10,600 00
Abington Nat'l Bank, Abington,	1,500	1,875 00	1,500 00
Nat'l Bank of Commerce, Boston,	10,800	12,312 00	9,180 00
Nat'l Bank of No. America, Boston,	12,000	13,080 00	10,800 00
Railroad Nat'l Bank, Lowell,	11,000	12,650 00	11,000 00
Globe Nat'l Bank, Boston,	2,900	3,016 00	2,494 00
Freeman's Nat'l Bank, Boston,	2,800	3,304 00	2,380 00
Shawmut Nat'l Bank, Boston,	9,300	10,788 00	8,950 00
Union Nat'l Bank, Boston,	10,000	14,400 00	10,000 00
Atlas Nat'l Bank, Boston,	23,400	29,250 00	23,400 00
Hamilton Nat'l Bank, Boston,	5,300	6,201 00	5,300 00
Boston Nat'l Bank, Boston,	13,900	16,124 00	12,788 00
Webster Nat'l Bank, Boston,	11,200	12,208 00	10,080 00
Blackstone Nat'l Bank, Boston,	4,800	4,848 00	3,712 00
Columbian Nat'l Bank, Boston,	4,200	5,418 00	4,200 00
Howard Nat'l Bank, Boston,	5,400	6,588 00	5,022 00
Revere Nat'l Bank, Boston,	12,000	13,920 00	10,800 00
Nat'l Bank of the Republic, Boston,	18,800	24,252 00	18,800 00
Nat'l Bank of the Commonwealth, Boston,	10,000	11,000 00	8,500 00
Third Nat'l Bank, Springfield,	10,000	14,500 00	10,000 00
Manufacturers' Nat'l Bank, Boston,	10,000	9,900 00	6,500 00
First Ward Nat'l Bank, Boston,	10,000	11,400 00	7,000 00
Home Nat'l Bank, Brockton,	10,000	10,000 00	9,000 00
Brockton Nat'l Bank, Brockton,	6,000	6,000 00	6,000 00
	$451,750	$550,654 00	$427,541 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony Railroad, . . .	$20,000	$23,400 00	$20,000 00
Eastern Railroad, ...	10,500	11,655 00	5,000 00
Boston & Albany Railroad, . .	50,000	60,500 00	50,000 00
Salem & Lowell Railroad, . .	25,000	28,000 00	25,000 00
Boston & Maine Railroad, . .	10,000	12,200 00	10,000 00
	$115,500	$135,755 00	$110,000 00

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON — BOSTON.

Incorporated, 1816. No. of corporators, 123.

WILLIAM PERKINS, *President.* CHARLES J. MORRILL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$24,978,416 94	Public funds,	$5,223,620 00
Earnings undivided,	323,053 96	Loans on public funds,	153,000 00
Guaranty fund,	340,000 00	Bank stock,	1,134,625 00
Suspense,	12,760 29	Loans on bank stock,	10,500 00
Estates in suspense,	5,114 40	Railroad bonds,	1,834,000 00
		Loans to railroads,	160,000 00
		Real estate,	80,000 00
		Real estate by foreclosure,	115,601 44
		Loans on real estate,	6,799,701 00
		Loans on personal security,	8,512,562 00
		Loans to counties, cities or towns,	63,000 00
		Deposit in banks, on interest,	1,505,834 15
		Expense account,	14,336 98
		Estates in suspense,	8,251 63
		Cash on hand,	44,313 39
	$25,659,345 59		$25,659,345 59

Loans on Public Funds, amount on each: —

On $100,000 District of Columbia $3\frac{65}{100}$s,	$100,000 00
On $40,000 United States registered 4s,	40,000 00
On $3,000 United States 4s,	3,000 000
On $10,000 State of Maine registered 6s,	10,000 00

Loans on Bank Stock, amount on each: —

On 75 shares Tremont National Bank, Boston,	$6,000 00
On 52 shares Fourth National Bank, Boston,	4,500 00

Invested in real estate (for banking purposes),	$80,000 00
Estimated value of the same,	217,900 00
Amount of real estate held by foreclosure,	115,601 44
Assessed value of the same,	133,500 00
Amount of income received from the same,	6,254 43
Amount of municipal tax on real estate,	5,095 30

Cash on Deposit in Banks, amount in each: —

Merchants' National Bank, Boston,	$780,145 30
Exchange National Bank, Boston,	600,761 50
Merchandise National Bank, Boston,	114,037 70
Webster National Bank, Boston,	10,889 65

Whole amount of interest or profits received or earned,		$1,138,644 81
Rate and amount of each semi-annual dividend for previous year,	1½ per cent.,	347,893 29
	2 per cent.,	467,981 70

Times for the dividends, fixed by the by-laws: third Wednesday in January and July.

The total amount of loans, with each specified rate of interest: $1,800,000, 3 per cent.; $2,560,000, 4 per cent.; $275,000, $4\frac{1}{16}$ per cent.; $585,000, $4\frac{1}{4}$ per cent.; $8,352,300, $4\frac{1}{2}$ per cent.; $200,000, $4\frac{5}{8}$ per cent.; $790,000, $4\frac{3}{4}$ per cent.; $6,290,462, 5 per cent.; $175,000, $5\frac{1}{4}$ per cent.; $247,000, $5\frac{1}{2}$ per cent.; $1,369,476, 6 per cent.; $111,525, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	52	
Aggregate amount of the same,		$114,708 00
Number of open accounts,	65,818	
Number and amount of deposits (including dividends), received for previous year,	63,745	5,432,313 46
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	3,274	1,766,097 00
Number and amount of open accounts of $50 and less,*	14,698	292,807 00
Number and amount of open accounts exceeding $50, and not more than $100,*	6,587	467,538 00
Number and amount of open accounts exceeding $100, and not more than $200,*	9,389	1,288,743 00
Number and amount of open accounts exceeding $200, and not more than $500,*	13,473	4,349,145 00
Number and amount of open accounts of $1,000 or more,*	9,654	11,096,431 00
Number and amount of open accounts to the credit of women, both adult and minor,	33,519	13,380,342 00
Number and amount of open accounts to the credit of guardians,	177	79,172 00
Number and amount of open accounts to the credit of religious and charitable associations,	57	47,807 00
Number and amount of open accounts in trust,	12,344	3,535,122 00
Number and amount of withdrawals,	48,471	4,917,509 94
Number of accounts opened the previous year,	10,945	
Number of accounts closed the previous year,	9,014	
Amount of expenses of the corporation during previous year,		43,275 24
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: December 20.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 3s, registered,	$1,800,000	$1,804,500 00	$1,800,000 00
" " 4s, registered,	300,000	366,000 00	300,000 00
" " $4\frac{1}{2}$s, registered,	1,300,000	1,491,750 00	1,300,000 00
City and town bonds: —			
City of Boston 4s, registered,	1,587,000	1,646,799 12	1,618,620 00
of Cambridge 6s, coupon,	5,000	5,000 00	5,000 00
Town of Beverly 4s, coupon,	200,000	208,000 00	200,000 00
	$5,192,000	$5,522,049 12	$5,223,620 00

* These statistics are made up to July 11, 1883.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlantic Nat'l Bank, Boston,	$21,500	$32,680 00	$21,500 00
Atlas Nat'l Bank, Boston,	67,500	84,375 00	67,500 00
Old Boston Nat'l Bank, Boston,	35,000	43,225 00	35,000 00
Columbian Nat'l Bank, Boston,	42,800	55,212 00	42,800 00
Continental Nat'l Bank, Boston,	66,800	73,563 50	66,800 00
City Nat'l Bank, Boston,	31,500	37,485 00	31,500 00
Eagle Nat'l Bank, Boston,	45,000	49,331 25	45,000 00
Globe Nat'l Bank, Boston,	31,500	32,760 00	31,500 00
Hamilton Nat'l Bank, Boston,	33,700	39,429 00	33,700 00
Hide and Leather Nat'l B'k, Boston,	22,500	24,525 00	22,500 00
Massachusetts Nat'l Bank, Boston,	22,500	25,284 37	22,500 00
Market Nat'l Bank, Boston,	54,300	53,214 00	54,300 00
Merchants' Nat'l Bank, Boston,	90,400	123,848 00	90,400 00
New England Nat'l Bank, Boston,	23,900	31,548 00	23,900 00
North Nat'l Bank, Boston,	43,000	53,857 50	43,000 00
Revere Nat'l Bank, Boston,	33,200	38,761 00	33,200 00
Second Nat'l Bank, Boston,	64,000	96,720 00	64,000 00
State Nat'l Bank, Boston,	48,200	61,214 00	48,200 00
Suffolk Nat'l Bank, Boston,	45,000	54,000 00	45,000 00
Shoe and Leather Nat'l B'k, Boston.	50,000	45,250 00	50,000 00
Traders' Nat'l Bank, Boston,	3,000	2,482 50	2,625 00
Tremont Nat'l Bank, Boston,	90,000	99,000 00	90,000 00
Union Nat'l Bank, Boston,	31,200	45,006 00	31,200 00
Webster Nat'l Bank, Boston,	100,000	109,125 00	100,000 00
Washington Nat'l Bank, Boston,	38,500	50,627 50	38,500 00
	$1,135,000	$1,362,523 62	$1,134,625 00

RAILROAD BONDS.

Old Colony Railroad 6s,	$250,000	$294,375 00	$250,000 00
Old Colony Railroad 4½s,	200,000	200,000 00	200,000 00
Boston & Albany R R. 6s,	100,000	117,750 00	100,000 00
Eastern Railroad 6s,	265,000	295,475 00	234,000 00
Fitchburg Railroad 5s,	500,000	548,750 00	500,000 00
Boston, Clinton & Fitchburg R.R. 5s,	550,000	599,500 00	550,000 00
	$1,865,000	$2,055,850 00	$1,834,000 00

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF SALISBURY AND AMESBURY — SALISBURY.

Incorporated 1828. Number of corporators, 16.

——— ———,* *President.* ADLRED C. WEBSTER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,385,583 55	Public funds,	$401,000 00
Earnings undivided,	58,588 61	Loans on public funds,	9,800 00
Guaranty fund,	45,404 69	Bank stock,	146,325 00
		Loans on bank stock,	6,500 00
		Railroad bonds,	51,500 00
		Real estate,	2,500 00
		Real estate by foreclosure,	5,659 55
		Loans on real estate,	248,100 00
		Loans on personal security,	127,700 00
		Loans to counties, cities or towns,	212,000 00
		Deposit in banks, on interest,	271,767 71
		Expense account,	1,698 35
		Cash on hand,	5,026 24
	$1,489,576 85		$1,489,576 85

Loans on Public Funds, amount on each: —

On $8,500 United States 4s, coupons,	$8,500 00
On $1,000 note of Town of Salisbury,	800 00
On $1,000 City of Portland, Me., 6s, coupons,	†500 00

Loans on Bank Stock, amount on each: —

On 5 shares Powow River National Bank, Salisbury,	$500 00
On 60 shares First National Bank, Merrimac,	6,000 00

Invested in real estate (for banking purposes),	$2,500 00
Estimated value of the same,	5,000 00
Amount of real estate held by foreclosure,	5,659 55
Assessed value of the same,	3,100 00
Amount of income received from the same,	275 00
Amount of municipal tax on real estate,	55 35

Cash on Deposit in Banks, amount in each: —

Powow River National Bank, Salisbury,	$263,920 40
Blackstone National Bank, Boston,	7,847 31

Whole amount of interest or profits received or earned,		$82,533 64
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	26,482 81
	2½ per cent.,	33,672 12

Times for the dividends fixed by the by-laws: third Wednesday in April and October.

* This office is vacant.

† This bank was notified that this loan was illegal, and it has since been paid.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $6\frac{3}{10}$.

The total amount of loans, with each specified rate of interest: $27,000, 4 per cent; $20,000, 4½ per cent.; $83,100, 5 per cent.; $15,000, 5½ per cent.; $302,600, 6 per cent.; $13,600, 6½ per cent.; $139,900, 7 per cent.; $2,900, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	268	
Aggregate amount of the same,		$260,600 00
Number of open accounts,	4,314	
Number and amount of deposits (including dividends), received for previous year,	2,634	233,486 18
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	127	66,169 00
Number and amount of open accounts of $50 and less,	1,355	23,152 00
Number and amount of open accounts exceeding $50, and not more than $100,	460	32,113 00
Number and amount of open accounts exceeding $100, and not more than $200,	615	86,820 00
Number and amount of open accounts exceeding $200, and not more than $500,	788	256,686 00
Number and amount of open accounts of $1,000 or more,	475	583,888 00
Number and amount of open accounts to the credit of women, both adult and minor,	2,355	795,175 00
Number and amount of open accounts to the credit of guardians,	27	15,033 00
Number and amount of open accounts to the credit of religious and charitable associations,	53	25,150 12
Number and amount of open accounts in trust,	54	30,311 00
Number and amount of withdrawals,	2,184	191,823 98
Number of accounts opened the previous year,	501	
Number of accounts closed the previous year,	328	
Amount of expenses of the corporation during previous year,		3,389 53
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: August 28.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, currency,	$20,000	$26,000 00	$20,000 00
State and city bonds: —			
State of New Hampshire,	10,000	10,200 00	10,000 00
of Maine,	21,000	22,890 00	21,000 00
of Rhode Island,	5,000	5,750 00	5,000 00
City of Newton 6s,	2,000	2,560 00	2,000 00
of Augusta, Me., 6s,	10,000	10,600 00	10,000 00
of Springfield 6s,	10,000	12,800 00	10,000 00
of Portsmouth, N. H., 6s,	5,000	5,750 00	5,000 00
of Holyoke 6s,	5,000	6,150 00	5,000 00
of Bangor, Me., 6s,	45,000	56,250 00	45,000 00
of Lawrence 6s,	5,000	5,500 00	5,000 00
of Fall River 6s,	20,000	24,400 00	20,000 00
of Fall River 5s,	10,000	12,200 00	10,000 00

PUBLIC FUNDS — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Somerville 6½s,	$40,000	$40,400 00	$40,000 00
of Portland, Me., 6s,	40,000	49,500 00	40,000 00
of Manchester, N. H., 6s,	17,000	20,400 00	17,000 00
of Chelsea 6s,	54,000	60,480 00	54,000 00
of Cambridge 6s,	48,000	53,040 00	48,000 00
of Dover, N. H., 6s,	4,000	4,280 00	4,000 00
of Charlestown 6s,	30,000	32,600 00	30,000 00
	$401,000	$461,750 00	$401,000 00

BANK STOCK.

First Ward Nat'l Bank, Boston,	$5,000	$5,700 00	$5,000 00
Shawmut Nat'l Bank, Boston,	4,900	5,684 00	4,900 00
Second Nat'l Bank, Boston,	1,800	2,718 00	1,800 00
State Nat'l Bank, Boston,	3,500	4,480 00	3,500 00
Tremont Nat'l Bank, Boston,	4,900	5,390 00	4,900 00
Commonwealth Nat'l Bank, Boston,	5,000	5,500 00	5,000 00
Columbian Nat'l Bank, Boston,	3,500	4,515 00	3,500 00
Exchange Nat'l Bank, Boston,	5,000	5,950 00	5,000 00
Atlas Nat'l Bank, Boston,	7,500	9,375 00	7,500 00
Globe Nat'l Bank, Boston,	2,500	2,575 00	2,500 00
Redemption Nat'l Bank, Boston,	5,000	6,400 00	5,000 00
Hide and Leather Nat'l B'k, Boston,	7,500	8,175 00	7,500 00
Howard Nat'l Bank, Boston,	4,000	4,880 00	4,000 00
Eagle Nat'l Bank, Boston,	3,500	3,815 00	3,500 00
Suffolk Nat'l Bank, Boston,	5,700	6,783 00	5,700 00
Merchants' Nat'l B'k, Newburyport,	3,500	4,795 00	3,500 00
Commerce Nat'l Bank, Boston,	3,000	3,420 00	3,000 00
Atlantic Nat'l Bank, Boston,	2,200	3,344 00	2,200 00
New England Nat'l Bank, Boston,	1,500	1,980 00	1,500 00
Republic Nat'l Bank, Boston,	8,000	10,320 00	8,000 00
Traders' Nat'l Bank, Boston,	1,800	1,476 00	1,800 00
City Nat'l Bank, Boston,	1,000	1,190 90	1,000 00
Shoe and Leather Nat'l B'k, Boston,	2,500	2,250 00	2,500 00
Webster Nat'l Bank, Boston,	4,000	4,360 00	4,000 00
Maverick Nat'l Bank, Boston,	2,000	4,440 00	2,000 00
Eliot Nat'l Bank, Boston,	4,200	5,250 00	4,200 00
First National Bank, Boston,	1,500	2,895 00	1,500 00
Boylston Nat'l Bank, Boston,	3,500	4,095 00	3,500 00
Revere Nat'l Bank, Boston,	7,500	8,700 00	7,500 00
Blackstone Nat'l Bank, Boston,	6,000	6,060 00	6,000 00
Old Boston Nat'l Bank, Boston,	2,150	2,666 00	2,150 00
Faneuil Hall Nat'l Bank, Boston,	2,600	3,380 00	2,600 00
Union Nat'l Bank, Boston,	2,500	3,600 00	2,500 00
Bay State Nat'l Bank, Lawrence,	3,375	4,950 00	3,375 00
Railroad Nat'l Bank, Lowell,	4,200	4,956 00	4,200 00
Powow River Nat'l Bank, Salisbury,	5,000	8,000 00	5,000 00
Georgetown Nat'l B'k, Georgetown,	5,000	5,000 00	5,000 00
	$146,325	$179,067 00	$146,325 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested
Eastern Railroad 6s, . . .	$42,000	$46,830 00	$31,500 00
Boston & Albany Railroad 7s, . .	10,000	12,100 00	10,000 00
Boston & Maine Railroad 7s, . .	5,000	6,050 00	5,000 00
West Amesbury Branch R. R. 7s, .	5,000	5,500 00	5,000 00
	$62,000	$70,480 00	$51,500 00

QUINCY SAVINGS BANK — QUINCY.

Incorporated, 1845. No. of corporators, 47.

CHARLES MARSH, *President.* GEORGE L. GILL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,074,486 51	Public funds,	$55,500 00
Earnings undivided,	5,357 67	Bank stock,	118,216 99
Guaranty fund,	23,500 00	Loans on bank stock,	6,100 00
		Railroad bonds,	55,000 00
		Real estate by foreclosure,	129,986 52
		Loans on real estate,	458,924 03
		Loans on personal security,	241,280 00
		Loans to counties, cities or towns,	10,000 00
		Deposit in bank, on interest,	8,230 00
		Expense account,	218 80
		Premium account,	16,200 00
		Cash on hand,	3,687 84
	$1,103,344 18		$1,103,344 18

Loans on Bank Stock, amount on each: —

On 50 shares Merchants' National Bank, Boston,	$5,000 00
On 10 shares National Mount Wollaston Bank, Quincy,	*1,100 00
Amount of real estate held by foreclosure,	$129,986 52
Assessed value of the same,	117,550 00
Amount of income received from the same,	7,000 00
Amount of municipal tax on real estate,	1,742 62

Cash on Deposit in Bank: —

National Granite Bank, Quincy,	$8,230 00
Whole amount of interest or profits received or earned,	$48,015 20
Rate and amount of each semi-annual dividend for previous year, 1½ per cent.,	15,034 30
2 per cent.,	20,251 18

Times for the dividends fixed by the by-laws: first Tuesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7½.

The total amount of loans, with each specified rate of interest: $12,000, 4 per cent.; $155,000, 4½ per cent.; $152,700, 5 per cent.; $37,300, 5½ per cent.; $254,586.03, 6 per cent.; $7,000, 6½ per cent.; $81,718, 7 per cent.; $4,800, 7 3/10; $11,200, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	228	
Aggregate amount of the same,		277,952 03
Amount of investments from which no income is received,		5,555 00
Number of open accounts,	4,023	
Number and amount of deposits (including dividends), received for previous year,	3,040	264,288 07

* This bank has been notified that this loan exceeds the legal limit.

Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	154	$86,781 00
Number and amount of open accounts of $50 and less,	1,393	26,532 13
Number and amount of open accounts exceeding $50, and not more than $100,	437	25,273 65
Number and amount of open accounts exceeding $100, and not more than $200,	470	66,934 29
Number and amount of open accounts exceeding $200, and not more than $500,	611	194,090 37
Number and amount of open accounts of $1,000 or more,	292	344,559 42
Number and amount of open accounts to the credit of women, both adult and minor,	1,878	485,834 40
Number and amount of open accounts to the credit of guardians,	19	6,241 25
Number and amount of open accounts to the credit of religious and charitable associations,	36	9,178 45
Number and amount of open accounts in trust,	239	115,580 63
Number and amount of withdrawals,	2,694	231,515 53
Number of accounts opened the previous year,	529	
Number of accounts closed the previous year,	378	
Amount of expenses of the corporation during previous year,		3,161 09
Amount of treasurer's bond,		22,000 00

Date of examination by commissioner: May 5.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Lawrence 6s,	$5,000	$5,500 00	$5,000 00
of Providence, R. I., 5s,	5,000	5,900 00	5,000 00
of Somerville 5s,	40,500	45,360 00	40,500 00
Town of Pawtucket, R. I., 5s,	5,000	5,500 00	5,000 00
	$55,500	$62,260 00	$55,500 00

Bank Stock.

Washington Nat'l Bank, Boston,	$800	$1,048 00	$844 00
Hide and Leather Nat'l B'k, Boston,	1,500	1,635 00	1,500 00
Eliot Nat'l Bank, Boston,	1,700	2,125 00	1,706 20
Exchange Nat'l Bank, Boston,	2,000	2,300 00	2,475 33
Webster Nat'l Bank, Boston,	2,000	2,180 00	2,000 00
Boston Nat'l Bank, Boston,	3,300	3,828 00	3,338 08
Atlas Nat'l Bank, Boston,	6,200	7,750 00	6,909 25
Merchants' Nat'l Bank, Boston,	2,500	3,425 00	2,657 50
State Nat'l Bank, Boston,	2,600	3,302 00	2,800 00
North Nat'l Bank, Boston,	3,000	3,750 00	3,450 00
Traders' Nat'l Bank, Boston,	3,500	2,870 00	3,555 00
North America Nat'l B'k, Boston,	6,700	7,303 00	6,925 00
Republic Nat'l Bank, Boston,	7,500	9,675 00	9,600 00
Manufacturers' Nat'l B'k, Boston,	25,000	25,000 00	25,655 00
Revere Nat'l Bank, Boston,	1,800	2,088 00	1,991 75
City Nat'l Bank, Boston,	1,900	2,261 00	2,244 00
Tremont Nat'l Bank, Boston,	7,400	8,140 00	8,468 50

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Shoe and Leather Nat'l Bank, Boston,	$3,400	$3,060 00	$3,587 00
New England Nat'l Bank, Boston, .	5,000	6,600 00	6,525 00
Granite Nat'l Bank, Quincy, . .	10,600	13,780 00	11,385 38
Mount Wollaston Nat'l B'k, Quincy,	10,000	13,500 00	10,600 00
	$108,400	$126,620 00	$118,216 99

RAILROAD BONDS.

Salem & Lowell Railroad 6s, . .	$10,000	$11,500 00	*$10,000 00
Old Colony Railroad 7s, . . .	20,000	24,400 00	20,000 00
Vermont & Mass. R. R. 5s, guaranteed by Fitchburg Railroad Co.,	25,000	27,500 00	25,000 00
	$55,000	$63,400 00	$55,000 00

* This bank has been notified that this investment is illegal.

RANDOLPH SAVINGS BANK — RANDOLPH.

Incorporated, 1851. Number of corporators, 61.

——— ———,* *President.* HIRAM C. ALDEN, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$777,900 51	Public funds,	$142,000 00
Earnings undivided,	2,837 48	Bank stock,	252,700 00
Guaranty fund,	25,574 02	Railroad bonds,	117,000 00
		Loans on railroad stock,	500 00
		Real estate by foreclosure,	12,894 90
		Loans on real estate,	175,470 00
		Loans on personal security,	55,900 00
		Loans to counties, cities or towns,	21,000 00
		Deposit in bank, on interest,	25,389 27
		Cash on hand,	3,457 84
	$806,312 01		$806,312 01

Amount of real estate held by foreclosure,		$12,894 90
Assessed value of the same,		6,000 00
Amount of income received from the same,		598 82
Amount of municipal tax on real estate,		92 40
Cash on Deposit in Bank: —		
Randolph National Bank, Randolph,		$25,389 27
Whole amount of interest or profits received or earned,		$48,860 87
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	14,695 18
	2 per cent.,	14,863 64
Times for the dividends, fixed by the by-laws: April and October.		
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 6½.		
The total amount of loans, with each specified rate of interest: $18,000, 4 per cent.; $52,000, 5 per cent.; $42,500, 5½ per cent.; $92,420, 6 per cent.; $18,050, 6½ per cent.; $21,050, 7 per cent.; $400, 7 3/10 per cent.; $5,600, 7½ per cent.; $2,850, 8 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	72	
Aggregate amount of the same,		78,320 00
Number of open accounts,	2,207	
Number and amount of deposits (including dividends), received for previous year,	1,136	131,290 16
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	77	41,901 17
Number and amount of open accounts of $50 and less,	552	10,442 86
Number and amount of open accounts exceeding $50, and not more than $100,	218	14,944 81
Number and amount of open accounts exceeding $100, and not more than $200,	324	44,313 39

* President deceased.

Number and amount of open accounts exceeding $200, and not more than $500,	494	$161,053 73
Number and amount of open accounts of $1,000 or more,	213	255,106 86
Number and amount of open accounts to the credit of women, both adult and minor,	1,180	400,895 84
Number and amount of open accounts to the credit of guardians,	20	9,842 45
Number and amount of open accounts to the credit of religious and charitable associations,	26	15,049 23
Number and amount of open accounts in trust,	49	23,986 03
Number and amount of withdrawals,	921	102,026 25
Number of accounts opened the previous year,	266	
Number of accounts closed the previous year,	210	
Amount of expenses of the corporation during previous year,		1,550 86
Amount of treasurer's bond,		15,000 00

Date of examination by commissioner: October 15.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	$65,000	$73,900 00	$65,000 00
State, city and town bonds: —			
State of New Hampshire bonds,	1,000	1,040 00	1,000 00
City of Portland,	10,000	10,700 00	10,000 00
of Springfield,	15,000	20,250 00	15,000 00
of Brockton,	25,000	27,450 00	25,000 00
of Lawrence,	16,000	17,888 00	16,000 00
of Lynn,	5,000	5,000 00	5,000 00
Town of South Abington,	5,000	6,150 00	5,000 00
	$142,000	$162,378 00	$142,000 00

Bank Stock.

Atlantic Nat'l Bank, Boston,	$9,700	$14,744 00	$12,562 50
Atlas Nat'l Bank, Boston,	5,000	6,250 00	5,000 00
Blackstone Nat'l Bank, Boston,	9,700	9,894 00	12,000 00
Blue Hill Nat'l Bank, Milton,	1,600	1,856 00	1,600 00
Boston Nat'l Bank, Boston,	5,000	5,850 00	5,000 00
Central Nat'l Bank, Boston,	5,200	3,484 00	5,200 00
City Nat'l Bank, Boston,	5,000	5,800 00	5,365 00
Commerce Nat'l Bank, Boston,	6,600	7,590 00	8,060 12
Commonwealth Nat'l Bank, Boston,	6,300	7,056 00	6,569 75
Continental Nat'l Bank, Boston,	5,000	5,500 00	5,000 00
Eagle Nat'l Bank, Boston,	5,000	5,500 00	5,336 38
Eliot Nat'l Bank, Boston,	2,000	2,500 00	2,000 00
Everett Nat'l Bank, Boston,	10,300	11,433 00	11,604 75
Exchange Nat'l Bank, Boston,	2,700	3,240 00	4,064 00
Freeman's Nat'l Bank, Boston,	2,500	2,950 00	3,346 00
Hamilton Nat'l Bank, Boston,	5,000	6,000 00	6,762 50
Hide and Leather Nat'l B'k, Boston,	10,000	11,120 00	10,269 88
Howard Nat'l Bank, Boston,	4,600	5,612 00	4,993 75
Manufacturers' Nat'l Bank, Boston,	4,000	4,000 00	4,000 00

BANK STOCK — Continued.

	Par Value.	Estimated Market Value.	Amount Invested.
Market Nat'l Bank, Boston,	$7,500	$7,500 00	$7,500 00
Merchants' Nat'l Bank, Boston,	15,000	20,550 00	19,962 62
Merchandise Nat'l Bank, Boston,	2,400	2,400 00	2,400 00
Metropolitan Nat'l Bank, Boston,	800	920 00	800 00
New England Nat'l Bank, Boston,	5,000	6,750 00	6,300 00
North Nat'l Bank, Boston,	7,000	8,890 00	8,034 13
North America Nat'l Bank, Boston,	5,000	5,500 00	5,000 00
Redemption Nat'l Bank, Boston,	15,000	19,200 00	19,888 00
Revere Nat'l Bank, Boston,	3,700	4,366 00	4,700 00
Shawmut Nat'l Bank, Boston,	3,000	3,480 00	3,245 25
Shoe and Leather Nat'l B'k, Boston,	10,500	10,030 00	10,500 00
State Nat'l Bank, Boston,	4,600	6,026 00	4,876 00
Third Nat'l Bank, Boston,	5,000	4,750 00	5,000 00
Traders' Nat'l Bank, Boston,	2,500	2,100 00	2,500 00
Tremont Nat'l Bank, Boston,	5,000	5,450 00	5,000 00
Union Nat'l Bank, Boston,	2,500	3,525 00	3,681 25
Webster Nat'l Bank, Boston,	1,000	1,100 00	1,000 00
Central Nat'l Bank, Lynn,	9,700	14,259 00	9,700 00
City Nat'l Bank, Lynn,	3,500	5,845 00	5,078 12
Home Nat'l Bank, Brockton,	5,000	5,700 00	5,000 00
Taunton Nat'l Bank, Taunton,	2,500	4,000 00	2,500 00
Union Nat'l Bank, Weymouth,	1,300	1,495 00	1,300 00
	$225,700	$264,215 00	$252,700 00

RAILROAD BONDS.

Old Colony Railroad,	$60,000	$70,800 00	$60,000 00
Eastern Railroad,	37,500	42,200 00	37,500 00
Boston & Maine Railroad,	14,500	17,617 50	14,500 00
Boston & Albany Railroad,	5,000	6,087 50	5,000 00
	$117,000	$136,705 00	$117,000 00

ROCKLAND SAVINGS BANK — ROCKLAND.

Incorporated, 1868. Number of corporators, 45.

R. J. LANE, *President.* E. R. STUDLEY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$420,166 41	Public funds,	$27,287 50
Earnings undivided,	1,129 63	Bank stock,	76,188 55
Guaranty fund,	7,100 00	Loans on bank stock,	300 00
		Railroad bonds,	25,000 00
		Real estate by foreclosure,	1,800 00
		Loans on real estate,	229,666 00
		Loans on personal security,	46,267 22
		Loans to counties, cities or towns,	8,000 00
		Deposit in bank, on interest,	12,861 15
		Expense account,	234 54
		Insurance account,	441 13
		Cash on hand,	349 95
	$428,396 04		$428,396 04

Loan on Bank Stock: —

On 5 shares Granite National Bank, Quincy, ... $300 00

Amount of real estate held by foreclosure, ... $1,800 00
Assessed value of the same, ... 1,125 00
Amount of income received from the same, ... 125 00
Amount of municipal tax on real estate, ... 16 50

Cash on Deposit in Bank: —

Abington National Bank, ... $12,861 15

Whole amount of interest or profits received or earned, ... $22,477 91
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 7,577 92; 2 per cent., 7,850 21
Times for the dividends, fixed by the by-laws: January and July.
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $7\frac{1}{16}$.
The total amount of loans, with each specified rate of interest: $37,400, 5 per cent.; $238,833, 6 per cent.; $5,900, 7 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 316
Aggregate amount of the same, ... 173,898 00
Amount of investments from which no income is received, ... 100 00
Number of open accounts, ... 1,578
Number and amount of deposits (including dividends) received for previous year, ... 1,129 103,616 00
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 70 33,357 00
Number and amount of open accounts of $50 and less, ... 516 9,800 00
Number and amount of open accounts exceeding $50, and not more than $100, ... 179 13,069 00

Number and amount of open accounts exceeding $100, and not more than $200,	216	$29,972 00
Number and amount of open accounts exceeding $200, and not more than $500,	313	100,793 00
Number and amount of open accounts of $1,000 or more,	109	124,755 00
Number and amount of open accounts to the credit of women, both adult and minor,	730	176,130 00
Number and amount of open accounts to the credit of guardians,	11	4,326 00
Number and amount of open accounts to the credit of religious and charitable associations,	6	1,446 00
Number and amount of open accounts in trust,	54	17,034 00
Number and amount of withdrawals,	1,003	80,528 75
Number of accounts opened the previous year,	288	
Number of accounts closed the previous year,	199	
Amount of expenses of the corporation during previous year,		$1,000 00
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: November 9.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds: —			
Bangor, Me., (city) 6s,	$3,000	$3,375 00	$3,000 00
(water) 6s,	15,000	17,250 00	*17,287 50
Fall River 6s,	4,000	4,960 00	4,000 00
Middletown, Conn., 6s,	3,000	3,450 00	3,000 00
	$25,000	$29,035 00	$27,287 50

Bank Stock.

Atlantic Nat'l Bank, Boston,	$4,000	$5,920 00	$5,400 25
Continental Nat'l Bank, Boston,	6,700	7,370 00	7,675 00
Eliot Nat'l Bank, Boston,	1,000	1,245 00	1,112 75
Everett Nat'l Bank, Boston,	1,500	1,676 00	1,831 87
Freeman's Nat'l Bank, Boston,	2,500	2,956 00	3,125 00
Manufacturers' Nat'l Bank, Boston,	3,500	3,430 00	3,640 00
Metropolitan Nat'l Bank, Boston,	1,500	1,687 00	1,510 00
Market Nat'l Bank, Boston,	4,800	4,560 00	5,577 25
Hide and Leather Nat'l B'k, Boston,	4,500	5,040 00	4,832 50
Howard Nat'l Bank, Boston,	6,700	7,174 00	7,428 50
State Nat'l Bank, Boston,	8,500	11,100 00	9,369 25
Traders' Nat'l Bank, Boston,	6,600	5,610 00	7,074 50
Revere Nat'l Bank, Boston,	7,300	8,668 00	8,673 75
Merchandise Nat'l Bank, Boston,	3,400	3,322 00	3,481 33
Webster Nat'l Bank, Boston,	2,000	2,195 00	2,186 60
Abington Nat'l Bank, Abington,	600	840 00	750 00
Granite Nat'l Bank, Quincy,	2,100	2,782 00	2,520 00
	$67,200	$75,575 00	$76,188 55

* This bank has been notified that a part of this investment is illegal.

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere B'ch & Lynn R. R. 6s,	$15,000	$16,650 00	$15,000 00
Fitchburg Railroad 5s, . . .	5,000	5,500 00	5,000 00
Newport & Richford Railroad 5s, .	5,000	5,025 00	5,000 00
	$25,000	$27,175 00	$25,000 00

SALEM FIVE CENTS SAVINGS BANK — SALEM.

Incorporated May, 1855. Number of corporators, 131.

WILLIAM H. JELLY, *President.* CHARLES H. HENDERSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$2,473,009 12	Public funds,	$352,000 00
Earnings undivided,	68,878 62	Bank stock,	521,280 00
Guaranty fund,	70,000 00	Railroad note,	20,000 00
		Real estate by foreclosure,	42,766 81
		Loans on real estate,	587,080 00
		Loans on personal security,	863,250 00
		Loans to counties, cities or towns,	84,000 00
		Deposit in banks, on interest,	140,000 00
		Cash on hand,	1,510 93
	$2,611,887 74		$2,611,887 74

Amount of real estate held by foreclosure,	$42,766 81
Assessed value of the same,	42,650 00
Amount of income received from the same,	4,101 22
Amount of municipal tax on real estate,	728 59
Cash on Deposit in Banks, amount in each: —	
Asiatic National Bank, Salem,	$126,000 00
Exchange National Bank, Salem,	14,000 00
Whole amount of interest or profits received or earned,	$142,970 17
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	45,769 57
2 per cent.,	46,557 00

Times for the dividends, fixed by the by-laws: February and August.

The total amount of loans, with each specified rate of interest: $3,000, $3\frac{7}{8}$ per cent; $101,000, 4 per cent.; $25,000, $4\frac{3}{8}$ per cent.; $130,000, $4\frac{1}{2}$ per cent.; $50,000, $4\frac{5}{8}$ per cent; $80,000, $4\frac{3}{4}$ per cent.; $30,000, $4\frac{7}{8}$ per cent.; $527,500, 5 per cent.; $40,000, $5\frac{1}{4}$ per cent.; $68,000, $5\frac{1}{2}$ per cent.; $130,400, 6 per cent.; $105,900, $6\frac{1}{2}$ per cent.; $170,550, 7 per cent.; $92,980, $7\frac{3}{10}$ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	221	
Aggregate amount of the same,		305,030 00
Number of open accounts,	8,112	
Number and amount of deposits (including dividends), received for previous year,	5,288	517,326 49
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	403	230,771 52
Number and amount of open accounts of $50 and less,	3,239	47,477 86
Number and amount of open accounts exceeding $50, and not more than $100,	766	53,592 20
Number and amount of open accounts exceeding $100, and not more than $200,	938	133,162 26
Number and amount of open accounts exceeding $200, and not more than $500,	1,322	437,347 56

Number and amount of open accounts of $1,000 or more,	881	$1,029,473 80
Number and amount of open accounts to the credit of women, both adult and minor,	4,127	1,162,753 74
Number and amount of open accounts to the credit of guardians,	54	21,685 34
Number and amount of open accounts to the credit of religious and charitable associations,	58	44,563 40
Number and amount of open accounts in trust,	278	132,210 46
Number and amount of withdrawals,	3,904	413,883 39
Number of accounts opened the previous year,	1,068	
Number of accounts closed the previous year,	833	
Amount of expenses of the corporation during previous year,		7,437 99
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: October 25.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 4½s,	$40,000	$45,800 00	$40,000 00
City bonds: —			
City of Portland, Me.,	3,000	3,015 00	3,000 00
of Meriden, Conn.,	65,000	72,475 00	65,000 00
of Waterbury, Conn.,	20,000	24,600 00	20,000 00
of Lewiston, Me.,	30,000	34,750 00	30,000 00
of Gardiner, Me.,	10,000	10,600 00	10,000 00
of Portsmouth, N. H.,	3,000	3,420 00	3,000 00
of Hartford, Conn.,	10,000	11,300 00	10,000 00
of Salem,	10,000	11,500 00	10,000 00
of Fall River,	25,000	29,400 00	25,000 00
of Lawrence,	35,000	40,150 00	35,000 00
of Haverhill,	10,000	11,900 00	10,000 00
of Springfield,	41,000	52,190 00	41,000 00
of Somerville,	20,000	20,700 00	20,000 00
of Lynn,	20,000	23,400 00	20,000 00
of Chelsea,	5,000	5,650 00	5,000 00
of Fitchburg,	5,000	5,700 00	5,000 00
	$352,000	$406,550 00	$352,000 00

Bank Stock.

Atlantic Nat'l Bank, Boston,	$10,000	$14,800 00	$11,000 00
Atlas Nat'l Bank, Boston,	10,000	12,500 00	10,000 00
Blackstone Nat'l Bank, Boston,	15,000	15,000 00	15,000 00
Boston Nat'l Bank, Boston,	7,900	9,164 00	7,900 00
Boylston Nat'l Bank, Boston,	20,000	23,400 00	21,000 00
City Nat'l Bank, Boston,	8,300	9,711 00	8,300 00
Columbian Nat'l Bank, Boston,	15,000	18,900 00	17,000 00
Commerce Nat'l Bank, Boston,	16,500	18,810 00	16,500 00
Commonwealth Nat'l B'k, Boston,	8,500	9,180 00	8,500 00
Continental Nat'l Bank, Boston,	11,400	12,540 00	11,400 00
Eagle Nat'l Bank, Boston,	10,000	10,900 00	10,000 00
Eliot Nat'l Bank, Boston,	13,300	16,226 00	13,300 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Everett Nat'l Bank, Boston,	$7,300	$8,103 00	$7,300 00
Faneuil Hall Nat'l Bank, Boston,	3,500	4,550 00	3,500 00
First Nat'l Bank, Boston,	2,500	4,800 00	2,500 00
Freeman's Nat'l Bank, Boston,	9,100	10,738 00	9,100 00
Globe Nat'l Bank, Boston,	20,000	20,600 00	20,000 00
Hamilton Nat'l Bank, Boston,	7,000	8,190 00	7,000 00
Hide and Leather Nat'l B'k, Boston,	8,500	9,265 00	8,500 00
Howard Nat'l Bank, Boston,	9,700	11,543 00	9,700 00
Manufacturers' Nat'l Bank, Boston,	10,000	9,900 00	10,000 00
Market Nat'l Bank, Boston,	2,200	2,046 00	2,200 00
Massachusetts Nat'l Bank, Boston,	15,500	17,360 00	15,500 00
Merchandise Nat'l Bank, Boston,	6,000	5,940 00	6,000 00
Merchants' Nat'l Bank, Boston,	33,300	45,621 00	36,300 00
Mount Vernon Nat'l Bank, Boston,	5,000	6,050 00	5,000 00
New England Nat'l Bank, Boston,	9,100	12,012 00	11,100 00
North Nat'l Bank, Boston,	20,000	25,000 00	21,000 00
North America Nat'l Bank, Boston,	11,700	12,753 00	11,700 00
Old Boston Nat'l Bank, Boston,	6,350	7,874 00	6,350 00
Redemption Nat'l Bank, Boston,	2,000	2,560 00	2,000 00
Revere Nat'l Bank, Boston,	20,400	23,868 00	20,400 00
Second Nat'l Bank, Boston,	7,200	10,872 00	7,200 00
Shawmut Nat'l Bank, Boston,	5,700	6,612 00	5,700 00
Shoe and Leather Nat'l B'k, Boston,	9,500	8,645 00	9,500 00
Suffolk Nat'l Bank, Boston,	7,500	8,925 00	7,500 00
Third Nat'l Bank, Boston,	15,000	14,250 00	15,000 00
Traders' Nat'l Bank, Boston,	10,000	8,300 00	10,000 00
Tremont Nat'l Bank, Boston,	10,000	11,000 00	10,000 00
Union Nat'l Bank, Boston,	4,400	6,204 00	4,400 00
Webster Nat'l Bank, Boston,	5,000	5,450 00	5,000 00
Asiatic Nat'l Bank, Salem,	10,530	14,040 00	10,530 00
Exchange Nat'l Bank, Salem,	10,000	11,800 00	10,000 00
First Nat'l Bank, Salem,	900	1,062 00	900 00
Mercantile Nat'l Bank, Salem,	15,300	17,595 00	15,300 00
Merchants' Nat'l Bank, Salem,	8,400	10,920 00	8,400 00
Naumkeag Nat'l Bank, Salem,	10,900	16,895 00	10,900 00
Salem Nat'l Bank, Salem,	25,900	30,562 00	25,900 00
	$511,280	$603,036 00	$521,280 00

SALEM SAVINGS BANK — SALEM.

Incorporated January, 1818. Number of corporators, 179.

——— ———,* *President.* WM. H. SIMONDS, JR., *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$6,392,590 24	Public funds, ...	$1,951,000 00
Earnings undivided, .	30,827 51	Loans on public funds, . .	51,200 00
Guaranty fund, . .	168,000 00	Bank stock, ...	573,000 00
		Loans on bank stock, . .	7,600 00
		Railroad bonds, . . .	80,000 00
		Railroad notes, ...	100,000 00
		Real estate, ...	60,000 00
		Real estate by foreclosure, .	89,332 59
		Loans on real estate, . .	810,140 00
		Loans on personal security, .	2,161,420 00
		Loans to counties, cities or towns, ...	566,450 00
		Deposit in banks, on interest, .	127,085 49
		Cash on hand, ...	14,189 67
	$6,591,417 75		$6,591,417 75

Loans on Public Funds, amount on each: —

On $1,200 United States 4s, ...		$1,200 00
On $20,000 Town of Beverly 4s, ...		
On $22,000 District of Columbia 5s, ...		
On $5,000 State of Connecticut 6s, ...		$50,000 00
On $12,000 City of Keene, N. H., 4s, ...		
On $1,000 City of Cambridge 6s, ...		
On $1,000 City of Charlestown 6s, ...		

Loans on Bank Stock, amount on each: —

On 120 shares Asiatic National Bank, Salem, ...	$600 00
On 90 shares Lincoln National Bank, Boston, ...	7,000 00

Invested in real estate (for banking purposes), ...	$60,000 00
Estimated value of the same, ...	75,000 00
Amount of real estate held by foreclosure, ...	89,332 59
Assessed value of the same, ...	74,641 00
Amount of income received from the same, ...	7,667 96
Amount of municipal tax on real estate, ...	1,802 54

Cash on Deposit in Banks, amount in each: —

First National Bank, Boston, ...	$28,455 90
Shawmut National Bank, Boston, ...	98,629 59

Whole amount of interest or profits received or earned, ...		$368,307 74
Rate and amount of each semi-annual dividend for previous year, ...	2 per cent.,	121,653 35
	2 per cent.,	123,172 61

Times for the dividends, fixed by the by-laws: third Wednesday in April and October.

* President deceased.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7.

The total amount of loans, with each specified rate of interest: $239,000, 4 per cent.; $100,000, 4¼ per cent.; $100,000, 4⅜ per cent.; $663,850, 4½ per cent.; $240,000, 4¾ per cent.; $1,135,800, 5 per cent.; $30,000, 5¼ per cent.; $30,000, 5⅜ per cent.; $428,700, 5½ per cent.; $25,000, 5¾ per cent.; $625,465, 6 per cent.; $39,370, 6½ per cent.; $5,700, 7 per cent.; $33,925, 7 3/10 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	161	
Aggregate amount of the same,		$219,660 00
Number of open accounts,	16,089	
Number and amount of deposits (including dividends) received for previous year,	8,993	990,147 96
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	596	342,792 00
Number and amount of open accounts of $50 and less,	4,011	74,660 00
Number and amount of open accounts exceeding $50, and not more than $100,	1,541	107,220 00
Number and amount of open accounts exceeding $100, and not more than $200,	2,271	288,425 00
Number and amount of open accounts exceeding $200, and not more than $500,	3,093	995,172 00
Number and amount of open accounts of $1,000 or more,	2,396	2,950,891 00
Number and amount of open accounts to the credit of women, both adult and minor,	9,144	3,531,456 00
Number and amount of open accounts to the credit of guardians,	95	47,103 00
Number and amount of open accounts to the credit of religious and charitable associations,	131	121,150 00
Number and amount of open accounts in trust,	1,084	583,273 00
Number and amount of withdrawals,	8,428	884,295 79
Number of accounts opened the previous year,	1,652	
Number of accounts closed the previous year,	1,480	
Amount of expenses of the corporation during previous year,		16,478 54
Amount of treasurer's bond,		30,000 00

Date of examination by commissioner: October 30.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States Bonds: —			
United States 4½s, registered,	$250,000	$286,875 00	$265,000 00
" " 4s, registered,	40,000	48,850 00	40,000 00
State, city and town bonds: —			
State of New Hampshire,	1,000	1,020 00	1,000 00
of Ohio,	10,000	10,750 00	10,000 00
City of Boston,	230,000	264,475 00	230,000 00
of Bangor, Me.,	20,000	24,200 00	20,000 00
of Bath, Me.,	7,000	7,180 00	7,000 00
of Columbus, O.,	109,000	109,740 00	109,000 00
of Cambridge,	15,000	15,750 00	15,000 00
of Charlestown,	50,000	57,250 00	50,000 00

PUBLIC FUNDS — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chelsea,	$17,000	$19,920 00	$17,000 00
of Detroit, Mich.,	6,000	6,300 00	6,000 00
of Fall River,	64,000	76,960 00	64,000 00
of Holyoke,	65,000	77,350 00	65,000 00
of Indianapolis, Ind.,	107,000	110,610 00	107,000 00
of Lynn,	70,000	74,650 00	70,000 00
of Lowell,	50,000	56,125 00	50,000 00
of Lawrence,	54,000	64,675 00	54,000 00
of Manchester, N. H.,	100,000	122,500 00	100,000 00
Pawtucket, R. I.,	10,000	11,000 00	10,000 00
of Providence, R. I.,	262,000	295,580 00	262,000 00
of Salem,	115,000	129,113 00	115,000 00
of Somerville,	75,000	77,175 00	75,000 00
Town of Arlington,	10,000	11,500 00	10,000 00
of Everett,	2,000	2,320 00	2,000 00
of Marblehead,	22,000	26,180 00	22,000 00
of Milford,	15,000	17,100 00	15,000 00
of Malden,	50,000	57,500 00	50,000 00
of Waltham,	75,000	75,000 00	75,000 00
of Winchester,	35,000	41,650 00	35,000 00
	$1,936,000	$2,179,298	$1,951,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	$10,000	$15,200 00	$10,000 00
Atlas Nat'l Bank, Boston,	1,000	1,250 00	1,100 00
Blackstone Nat'l Bank, Boston,	7,300	7,391 00	7,300 00
Boylston Nat'l Bank, Boston,	2,500	2,931 00	2,875 00
City Nat'l Bank, Boston,	20,500	24,395 00	22,400 00
Columbian Nat'l Bank, Boston,	28,000	36,120 00	28,000 00
Commerce Nat'l Bank, Boston,	50,200	57,479 00	50,200 00
Freeman's Nat'l Bank, Boston,	11,400	13,509 00	12,500 00
Hamilton Nat'l Bank, Boston,	12,000	14,040 00	13,850 00
Merchandise Nat'l Bank, Boston,	12,400	12,276 00	12,400 00
Merchants' Nat'l Bank, Boston,	58,300	79,871 00	77,300 00
North Nat'l Bank, Boston,	27,400	34,319 00	28,400 00
Redemption Nat'l Bank, Boston,	12,500	16,063 00	16,125 00
Republic Nat'l Bank, Boston,	16,500	21,326 00	20,955 00
Revere Nat'l Bank, Boston,	49,800	58,142 00	50,300 00
Second Nat'l Bank, Boston,	17,300	26,145 00	18,100 00
Shawmut Nat'l Bank, Boston,	7,500	8,719 00	8,550 00
Suffolk Nat'l Bank, Boston,	10,000	11,913 00	11,800 00
Tremont Nat'l Bank, Boston,	20,000	22,000 00	20,000 00
Hide and Leather Nat'l B'k, Boston,	7,800	8,502 00	8,502 00
State Nat'l Bank, Boston,	4,000	5,120 00	4,600 00
Asiatic Nat'l Bank, Salem,	18,480	24,640 00	20,328 00
Exchange Nat'l Bank, Salem,	8,500	10,115 00	8,900 00
First National Bank, Salem,	13,400	16,482 00	14,740 00
Mercantile Nat'l Bank, Salem,	2,000	2,380 00	2,000 00
Merchants' Nat'l Bank, Salem,	48,150	64,521 00	48,150 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Naumkeag Nat'l Bank, Salem,	$9,800	$15,680 00	$13,230 00
Salem Nat'l Bank, Salem,	10,000	11,800 00	10,500 00
Home Nat'l Bank, Brockton,	10,000	11,400 00	10,000 00
Beverly Nat'l Bank, Beverly,	700	889 00	700 00
Marblehead Nat'l B'k, Marblehead,	2,000	2,300 00	2,000 00
Nat'l Grand Bank, Marblehead,	4,500	5,220 00	4,995 00
First Nat'l Bank, Chelsea,	10,000	12,450 00	12,200 00
	$523,930	$654,588 00	$573,000 00

RAILROAD BONDS.

Fitchburg Railroad,	$50,000	$55,500 00	$55,000 00
Boston, Clinton, Fitchburg & New Bedford Railroad,	25,000	27,250 00	25,000 00
	$75,000	$82,750 00	$80,000 00

SEAMEN'S SAVINGS BANK—PROVINCETOWN.

Incorporated April 14, 1851. Number of corporators, 82.

LYSANDER N. PAINE, *President.* JOSEPH H. DYER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$359,357 38	Public funds,	$13,150 00
Earnings undivided,	11,194 40	Loans on public funds,	2,050 00
Guaranty fund,	7,561 66	Bank stock,	113,824 62
		Loans on bank stock,	5,501 50
		Railroad bonds,	45,505 00
		Real estate,	1,330 29
		Real estate by foreclosure,	70,054 90
		Loans on real estate,	46,883 54
		Loans on personal security,	49,496 96
		Loans to counties, cities or towns,	16,000 00
		Deposit in bank, on interest,	10,971 12
		Furniture and safes,	2,623 49
		Cash on hand,	722 02
	$378,113 44		$378,113 44

Loans on Public Funds, amount on each:—

On $2,000 City of Portland, Me., 6s,	*$2,000 00
On $50 United States 4s, consol.,	50 00

Loans on Bank Stock, amount on each:—

On 8 shares Freeman's National Bank, Boston,	$400 00
On 4 shares Shawmut National Bank, Boston,	
On 18 shares First National Bank, Provincetown,	1,650 00
On 3 shares State National Bank, Boston,	800 00
On 3 shares Republic National Bank, Boston,	
On 4 shares Union Market National Bank, Watertown,	
On 30 shares Freeman's National Bank, Boston,	2,651 50

Invested in real estate (for banking purposes),	$1,330 29
Estimated value of the same,	1,075 00
Amount of real estate held by foreclosure,	70,054 90
Assessed value of the same,	62,640 00
Amount of income received from the same,	3,651 12
Amount of municipal tax on real estate,	1,027 96

Cash on Deposit in Bank:—

Freeman's National Bank, Boston,	$10,971 12

Whole amount of interest or profits received or earned,		$17,672 12
Rate and amount of each semi-annual dividend for previous year,	1½ per cent.,	5,023 39
	1½ per cent.,	5,006 08

Times for the dividends, fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 3⅔.

* This bank was notified that this loan was illegal, and it has since been paid.

The total amount of loans, with each specified rate of interest: $7,500, 5 per cent.; $63,192.04, 6 per cent.; $30,291.68, 6½ per cent.; $2,908.28, 7 per cent.; $240, 8 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	84	
Aggregate amount of the same,		$69,657 00
Amount of investments from which no income is received,		32,942 46
Number of open accounts,	1,626	
Number and amount of deposits (including dividends), received for previous year,	549	63,994 21
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	62	32,084 29
Number and amount of open accounts of $50 and less,	664	9,430 40
Number and amount of open accounts exceeding $50, and not more than $100,	210	14,339 47
Number and amount of open accounts exceeding $100, and not more than $200,	185	25,843 21
Number and amount of open accounts exceeding $200, and not more than $500,	316	103,760 82
Number and amount of open accounts of $1,000 or more,	56	63,091 51
Number and amount of open accounts to the credit of women, both adult and minor,	704	142,243 63
Number and amount of open accounts to the credit of guardians,	2	1,339 42
Number and amount of open accounts to the credit of religious and charitable associations,	18	2,646 86
Number and amount of open accounts in trust,	132	39,422 14
Number and amount of withdrawals,	675	62,322 49
Number of accounts opened the previous year,	189	
Number of accounts closed the previous year,	268	
Amount of expenses of the corporation during previous year,		2,000 00
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: March 20.		

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds: —			
City of Fall River 6s, 1895,	$2,000	$2,400 00	$2,400 00
of Bangor, Me., 6s, 1905,	5,000	6,050 00	*6,150 00
of Columbus, O., 6s, 1893,	4,000	4,560 00	4,600 00
	$11,000	$13,010 00	$13,150 00

Bank Stock.

Atlas Nat'l Bank, Boston,	$2,500	$3,125 00	$3,175 00
Blackstone Nat'l Bank, Boston,	2,000	2,025 00	2,500 00
Blue Hill Nat'l Bank, Milton,	1,000	1,157 50	1,000 00
Boston Nat'l Bank, Boston,	7,600	8,835 00	7,600 00
City Nat'l Bank, Boston,	1,000	1,190 00	1,000 00
Central Nat'l Bank, Boston,	5,000	3,362 50	10,432 50

* This bank has been notified that this investment is illegal.

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Continental Nat'l Bank, Boston. .	$2,500	$2,750 00	$3,131 25
Eliot Nat'l Bank, Boston, . .	5,000	6,250 00	6,000 00
Everett Nat'l Bank, Boston, . .	5,000	5,656 25	6,575 00
Freeman's Nat'l Bank, Boston, .	8,000	9,480 00	8,000 00
Globe Nat'l Bank, Boston, . .	2,500	2,609 37	3,562 50
Howard Nat'l Bank, Boston, . .	1,500	1,830 00	1,500 00
Home Nat'l Bank, Brockton, . .	500	550 00	540 00
Mount Vernon Nat'l Bank, Boston, .	5,000	6,200 00	6,250 00
Manufacturers' Nat'l Bank, Boston,	2,500	2,487 50	2,871 88
Market Nat'l Bank, Boston, .	1,000	980 00	1,190 00
North America Nat'l Bank, Boston,	1,300	1,420 25	1,490 88
Old Boston Nat'l Bank, Boston, .	2,000	2,470 00	3,300 00
First Nat'l Bank, Provincetown, .	5,400	8,100 00	6,820 00
Republic Nat'l Bank, Boston, . .	5,000	6,462 50	5,541 67
Revere Nat'l Bank, Boston, . .	7,900	9,223 25	8,693 02
Second Nat'l Bank, Boston, . .	1,700	2,569 13	1,700 00
State Nat'l Bank, Boston, . .	10,100	12,789 12	10,100 00
Suffolk Nat'l Bank, Boston, . .	3,000	3,600 00	4,187 50
Tremont Nat'l Bank, Boston, . .	4,500	4,961 25	5,473 42
Webster Nat'l Bank, Boston, . .	1,000	1,091 25	1,190 00
	$94,500	$111,174 87	$113,824 62

RAILROAD BONDS.

Fitchburg Railroad 5s, ...	$26,000	$28,340 00	$29,055 00
Boston, Revere B'ch & Lynn R. R. 6s,	5,000	5,612 50	5,825 00
Boston & Lowell Railroad 5s, . .	5,000	5,250 00	*5,425 00
Highland Street Railway 5s, . .	5,000	5,050 00	*5,200 00
	$41,000	$44,252 50	$45,505 00

* This bank has been notified that these investments are illegal.

SHELBURNE FALLS SAVINGS BANK — SHELBURNE FALLS.

Incorporated 1855. Number of corporators, 58.

F. A. Ball, *President.* A. K. Hawks, *Treasurer.*

Statement.

Liabilities.		Assets.	
Deposits,	$834,185 32	Public funds,	$256,000 00
Earnings undivided,	439 87	Bank stock,	64,000 00
Guaranty fund,	18,700 00	Loans on bank stock,	4,300 00
		Railroad bonds,	40,000 00
		Real estate,	4,000 00
		Loans on real estate,	341,460 00
		Loans on personal security,	101,223 51
		Loans to counties, cities or towns,	750 00
		Deposit in banks, on interest,	40,000 00
		Premium account,	1,000 00
		Cash on hand,	591 68
	$853,325 19		$853,325 19

Loans on Bank Stock: —

On 42 shares Shelburne Falls National Bank,	*$4,300 00
Invested in real estate (for banking purposes),	$4,000 00
Estimated value of the same,	4,000 00
Amount of municipal tax on real estate,	41 33

Cash on Deposit in Banks, amount in each: —

Maverick National Bank, Boston,	$20,000 00
City National Bank, Holyoke,	10,000 00
International Trust Company, Boston,	10,000 00

Whole amount of interest or profits received or earned,		$48,560 49
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	15,564 69
	2 per cent.,	15,943 01

Times for the dividends, fixed by the by-laws: April 10 and October 10.

The total amount of loans with each specified rate of interest: $447,773.51, 5 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	368	
Aggregate amount of the same,		300,426 51
Number of open accounts,	3,357	
Number and amount of deposits (including dividends), received for previous year,	1,964	190,518 87
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	142	79,177 92
Number and amount of open accounts of $50 and less,	1,544	20,264 08
Number and amount of open accounts exceeding $50, and not more than $100,	284	18,862 97

* This bank has been notified that these loans exceed the legal limit.

Number and amount of open accounts exceeding $100, and not more than $200,	389	$53,578 34
Number and amount of open accounts exceeding $200, and not more than $500,	481	158,356 50
Number and amount of open accounts of $1,000 or more,	269	314,157 55
Number and amount of open accounts to the credit of women, both adult and minor,	1,648	385,449 18
Number and amount of open accounts to the credit of guardians,	25	10,076 05
Number and amount of open accounts to the credit of religious and charitable associations,	28	3,335 17
Number and amount of open accounts in trust,	20	8,012 11
Number and amount of withdrawals,	1,399	153,110 08
Number of accounts opened the previous year,	430	
Number of accounts closed the previous year,	376	
Amount of expenses of the corporation during previous year,		1,701 38
Amount of treasurer's bond,		15,000 00

Date of examination by commissioner: August 1.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 4½s,	$50,000	$56,000 00	$50,000 00
" " " 4s,	40,000	48,000 00	40,000 00
" " " 3s,	10,000	10,000 00	10,000 00
City bonds: —			
City of Boston,	50,000	56,000 00	50,000 00
of Fall River,	49,000	55,000 00	49,000 00
of Lynn,	12,000	13,500 00	12,000 00
of Providence, R. I.,	15,000	17,000 00	15,000 00
of Milwaukee, Wis.,	30,000	37,500 00	30,000 00
	$256,000	$293,000 00	$256,000 00

Bank Stock.

Shelburne Falls Nat'l Bank, Shelburne Falls,	$25,100	$32,500 00	$25,100 00
First Nat'l Bank, Northampton,	17,000	20,500 00	17,000 00
Conway Nat'l Bank, Conway,	11,900	13,500 00	11,900 00
Adams Nat'l Bank, North Adams,	5,000	6,600 00	5,000 00
Nat'l Redemption Bank, Boston,	5,000	6,400 00	5,000 00
	$64,000	$79,500 00	$64,000 00

Railroad Bonds.

Fitchburg Railroad,	$40,000	$44,000 00	$40,000 00

SOUTH ADAMS SAVINGS BANK — ADAMS.

Incorporated 1869. Number of corporators, 9.

HENRY J. BLISS, *President.* HARVEY H. WELLINGTON, *Treasurer*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$585,291 45	Public funds,	$74,000 00
Earnings undivided,	1,407 60	Bank stock,	41,050 00
Guaranty fund,	12,900 00	Railroad bonds,	10,000 00
		Real estate by foreclosure,	7,500 00
		Loans on real estate,	220,695 00
		Loans on personal security,	100,335 00
		Loans to counties, cities, or towns,	37,400 00
		Deposit in bank, on interest,	106,101 72
		Expense account,	457 65
		Premiums,	2,050 00
		Insurance,	9 68
	$599,599 05		$599,599 05

Amount of real estate held by foreclosure,	$7,500 00
Assessed value of the same,	5,700 00
Amount of income received from the same,	300 00
Amount of municipal tax on real estate,	121 77

Cash on Deposit in Bank: —

First National Bank, Adams,	$106,101 72

Whole amount of interest or profits received or earned,		$29,584 78
Rate and amount of each semi-annual dividend for previous year,*	2 per cent.,	10,009 14
	2 per cent.,	10,464 34
Times for the dividends, fixed by the by-laws: January and July.		
Average annual per cent. of dividends for the term ending at time of and including last extra dividend: $5\frac{3}{32}$		
The total amount of loans, with each specified rate of interest: $14,000, 4 per cent.; $15,000, $4\frac{1}{2}$ per cent.; $289,675, 6 per cent.; $28,000, $6\frac{1}{2}$ per cent.; $10,955, 7 per cent.; $300, $7\frac{3}{10}$ per cent.; $500, 8 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	126	
Aggregate amount of the same,		106,180 00
Amount of investments from which no income is received,		500 00
Number of open accounts,	1,653	
Number and amount of deposits (including dividends), received for previous year,	5,905	169,372 25
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	118	73,232 94
Number and amount of open accounts of $50 and less,	475	9,651 10
Number and amount of open accounts exceeding $50, and not more than $100,	186	13,985 13

* Extra dividend: 1 per cent., $3,381.27.

Number and amount of open accounts exceeding $100, and not more than $200,	208	$29,779 61
Number and amount of open accounts exceeding $200, and not more than $500,	303	97,351 14
Number and amount of open accounts of $1,000 or more,	213	236,609 40
Number and amount of open accounts to the credit of women, both adult and minor,	824	281,837 90
Number and amount of open accounts to the credit of guardians,	20	9,556 65
Number and amount of open accounts to the credit of religious and charitable associations,	13	4,218 32
Number and amount of open accounts in trust,	37	18,187 41
Number and amount of withdrawals,	810	103,313 64
Number of accounts opened the previous year,	347	
Number of accounts closed the previous year,	203	
Amount of expenses of the corporation during previous year,		1,659 46
Amount of treasurer's bond,		50,000 00

Date of examination by commissioner: July 15.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 3s,	$5,000	$5,000 00	$5,000 00
" " 4s,	20,000	24,400 00	20,000 00
" " 4½s,	15,000	17,100 00	15,000 00
Town and city bonds: —			
Town of Adams (water) 6s,	20,000	23,000 00	20,000 00
of Clarksburg 4s,	9,000	9,000 00	9,000 00
City of Somerville 5s,	5,000	5,200 00	5,000 00
	$74,000	$83,700 00	$74,000 00

Bank Stock.

First Nat'l Bank, Newburyport,	$2,500	$3,500 00	$3,500 00
Adams Nat'l Bank, North Adams,	2,500	3,750 00	2,500 00
Berkshire Nat'l Bank, No. Adams,	7,500	9,000 00	7,500 00
Lancaster Nat'l Bank, Clinton,	200	280 00	200 00
Lincoln Nat'l Bank, Boston,	2,500	2,650 00	2,500 00
First Nat'l Bank, Woburn,	2,500	3,750 00	2,500 00
Third Nat'l Bank, Pittsfield,	500	550 00	500 00
Lee Nat'l Bank, Lee,	1,750	2,250 00	1,750 00
First Nat'l Bank, Adams,	18,600	25,200 00	*18,600 00
Franklin Co. Nat'l B'k, Greenfield,	2,500	2,650 00	2,500 00
	$41,050	$53,580 00	$42,050 00

Railroad Bonds.

Vermont & Massachusetts R. R. 5s,	$10,000	$11,050 00	$11,050 00

* This bank has been notified that this investment exceeds the legal limit.

SOUTHBRIDGE SAVINGS BANK — SOUTHBRIDGE.

Incorporated 1848. Number of corporators, 80.

R. H. Cole, *President.* Chas. D. Monroe, *Treasurer.*

Statement.

Liabilities.		Assets.	
Deposits,	$1,129,305 23	Public funds,	$482,000 00
Earnings undivided,	19,583 74	Loans on public funds,	40,000 00
Guaranty fund,	17,600 00	Bank stock,	57,139 88
		Loans on bank stock,	1,200 00
		Railroad bonds,	85,000 00
		Loans on real estate,	199,400 00
		Loans on personal security,	221,200 00
		Deposit in bank, on interest,	60,000 00
		Expense account,	733 74
		Steel safe,	1,000 00
		Premium,	18,300 00
		Cash on hand,	515 35
	$1,166,488 97		$1,166,488 97

Loan on Public Funds: —

On $40,000 United States bonds, ... $40,000 00

Loans on Bank Stock, amount on each: —

On 10 shares Southbridge National Bank, Southbridge, ... $600 00
On 6 shares Blackstone National Bank, Boston, ... 600 00

Cash on Deposit in Bank: —

Southbridge National Bank, Southbridge, ... $60,000 00

Whole amount of interest or profits received or earned, ... $58,119 17
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 20,570 32; 2 per cent., 21,045 42
Times for the dividends, fixed by the by-laws: first Wednesday in January and July.
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4½.
The total amount of loans, with each specified rate of interest: $40,000, 4 per cent.; $133,000, 4½ per cent.; $75,000, 5 per cent.; $104,000, 6 per cent.; $71,300, 6½ per cent.; $37,900, 7 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 91
Aggregate amount of the same, ... 94,200 00
Amount of investments from which no income is received, . . . 1,000 00
Number of open accounts, ... 2,986
Number and amount of deposits (including dividends), received for previous year, ... 1,683 187,031 55
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 99 50,257 83
Number and amount of open accounts of $50 and less, ... 771 17,282 00

Number and amount of open accounts exceeding $50, and not more than $100,	318	$22,790 00
Number and amount of open accounts exceeding $100, and not more than $200,	390	56,374 00
Number and amount of open accounts exceeding $200, and not more than $500,	577	195,842 00
Number and amount of open accounts of $1,000 or more,	451	526,767 00
Number and amount of open accounts to the credit of women, both adult and minor,	1,496	593,582 00
Number and amount of open accounts to the credit of guardians,	14	8,402 00
Number and amount of open accounts to the credit of religious and charitable associations,	10	3,619 00
Number and amount of open accounts in trust,	82	30,173 00
Number and amount of withdrawals,	1,142	134,390 46
Number of accounts opened the previous year,	335	
Number of accounts closed the previous year,	272	
Amount of expenses of the corporation during previous year,		2,860 83
Amount of treasurer's bond,		30,000 00

Date of examination by commissioner: April 2.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, 1907,	$30,000	$36,600 00	$30,000 00
" " 4½s, 1891,	135,000	153,900 00	136,900 00
District of Columbia 7s,	5,000	6,100 00	6,000 00
City and town bonds: —			
City of Cambridge 6s,	21,000	25,200 00	22,400 00
of Charlestown 6s,	13,000	14,950 00	14,200 00
of Lynn 6s,	8,000	9,200 00	8,200 00
of Newton 6s,	5,000	5,900 00	5,000 00
of Salem 5s,	10,000	11,800 00	10,000 00
of Waterbury, Conn., 7s,	10,000	14,100 00	10,000 00
of Chelsea 6s,	12,000	14,280 00	12,300 00
of Chelsea 4½s,	18,000	18,720 00	18,000 00
of Holyoke 6s,	20,000	25,000 00	20,000 00
of Lawrence 6s,	10,000	12,000 00	10,000 00
of New Bedford 6s,	5,000	6,600 00	5,000 00
of New Bedford 5s,	10,000	11,500 00	10,000 00
of Springfield 7s,	10,000	11,000 00	10,000 00
of Worcester 6s,	10,000	11,500 00	11,000 00
of Fall River 6s,	26,000	31,200 00	27,500 00
of Portland, Me., 6s,	9,000	9,540 00	9,000 00
of Fitchburg 6s,	5,000	5,450 00	5,000 00
Town of Arlington 6s,	10,000	11,300 00	10,300 00
of Brookline 7s,	20,000	26,400 00	20,000 00
of Malden 6s,	20,000	23,000 00	20,000 00
of Northampton 6s,	20,000	23,000 00	20,000 00
of Pawtucket, R. I., 5s,	20,000	23,200 00	21,600 00
of Beverly 4s,	10,000	10,300 00	10,100 00
of Woburn 6s,	10,000	11,800 00	10,000 00
	$482,000	$563,540 00	$492,500 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Blackstone Nat'l Bank, Boston,	$4,000	$4,040 00	$4,000 00
Boylston Nat'l Bank, Boston,	1,800	2,200 00	1,800 00
City Nat'l Bank, Boston,	1,200	1,460 00	1,200 00
Columbian Nat'l Bank, Boston,	500	650 00	500 00
Freeman's Nat'l Bank, Boston,	10,000	11,500 00	13,400 00
New England Nat'l Bank, Boston,	2,200	3,100 00	2,200 00
Revere Nat'l Bank, Boston,	2,500	2,775 00	2,500 00
Washington Nat'l Bank, Boston,	2,000	2,800 00	2,000 00
Boston Nat'l Bank, Boston,	1,000	1,300 00	1,150 00
Suffolk Nat'l Bank, Boston,	5,000	6,100 00	6,050 00
Commerce Nat'l Bank, Boston,	1,000	1,140 00	1,236 25
Atlas Nat'l Bank, Boston,	500	625 00	635 63
City Nat'l Bank, Worcester,	1,800	1,980 00	2,016 00
Quinsigamond Nat'l B'k, Worcester,	2,000	2,280 00	2,380 00
Leicester Nat'l Bank, Leicester,	1,400	1,680 00	1,582 00
Southbridge Nat'l B'k, Southbridge,	13,800	19,320 00	14,490 00
	$50,700	$62,950 00	$57,139 88

RAILROAD BONDS.

Boston & Albany Railroad 7s,	$30,000	$36,600 00	$34,300 00
Boston & Lowell Railroad 7s,	20,000	25,000 00	20,000 00
Boston & Maine Railroad 7s,	25,000	31,000 00	28,500 00
Old Colony Railroad 7s,	10,000	12,400 00	10,000 00
	$85,000	$105,000 00	$92,800 00

SOUTH BOSTON SAVINGS BANK—SOUTH BOSTON.

Incorporated, 1863. Number of corporators, 69.

GEORGE E. ALDEN, *President*. GEORGE W. ELLIS, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,245,247 06	Public funds,	$188,025 19
Earnings undivided,	25,537 57	Bank stock,	98,720 00
Guaranty fund,	33,000 00	Railroad bonds,	1,000 00
Charges on mortgages,	275 68	Loans on railroad bonds,	5,000 00
Earnings undivided, reserved to meet estimated losses on real estate,	20,000 00	Real estate,	58,751 94
		Real estate by foreclosure,	105,128 85
		Loans on real estate,	451,600 00
		Loans on personal security,	390,000 00
		Deposit in banks, on interest,	23,026 50
		Furniture and fixtures,	500 00
		Cash on hand,	2,307 83
	$1,324,060 31		$1,324,060 31

Loans on Railroad Bonds: —

On $7,000 Fitchburg Railroad 6s, ... $5,000 00

Invested in real estate (for banking purposes), ... $58,751 94
Estimated value of the same, ... 58,751 94
Amount of real estate held by foreclosure, ... 105,128 85
Assessed value of the same, ... 106,700 00
Amount of income received from the same, ... 6,760 51
Amount of municipal tax on real estate 2,365 79

Cash on Deposit in Banks, amount in each: —

Maverick National Bank, Boston, ... $12,051 29
Tremont National Bank, Boston, ... 10,975 21

Whole amount of interest or profits received or earned, ... $68,043 49
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 21,601 84; 2 per cent., 22,392 83
Times for the dividends, fixed by the by-laws: third Wednesday in April and October.
The total amount of loans, with each specified rate of interest: $50,000, 4 per cent.; $5,000, 4½ per cent.; $95,000, 4¾ per cent.; $227,600, 5 per cent.; $40,000, 5¼ per cent.; $64,750, 5½ per cent.; $222,250, 6 per cent.; $66,800, 6½ per cent; $48,650, 7 per cent.; $13,500, 7½ per cent.; $13,050, 8 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 153
Aggregate amount of the same, ... 200,600 00
Amount of investments from which no income is received, ... 8,211 18
Number of open accounts, ... 9,038
Number and amount of deposits (including dividends) received for previous year, ... 8,941 420,570 80
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 229 130,848 28

Number and amount of open accounts of $50 and less,	5,696	$44,092 04
Number and amount of open accounts exceeding $50, and not more than $100,	702	49,761 01
Number and amount of open accounts exceeding $100, and not more than $200,	775	109,379 00
Number and amount of open accounts exceeding $200, and not more than $500	869	274,500 18
Number and amount of open accounts of $1,000 or more,	279	320,208 14
Number and amount of open accounts to the credit of women, both adult and minor,	4,649	567,718 94
Number and amount of open accounts to the credit of guardians,	11	4,749 79
Number and amount of open accounts to the credit of religious and charitable associations,	33	25,188 74
Number and amount of open accounts in trust,	1,624	230,968 70
Number and amount of withdrawals,	5,517	322,929 32
Number of accounts opened the previous year,	1,260	
Number of accounts closed the previous year,	846	
Amount of expenses of the corporation during previous year,		5,831 53
Amount of treasurer's bond,		40,000 00

Date of examination by commissioner: February 9.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Bangor, Me.,	$8,000	$9,280 00	$7,320 00
of Portland, Me.,	15,000	18,150 00	13,775 00
of New London, Conn.,	10,000	13,000 00	10,000 00
of Norwich, Conn.,	69,000	72,120 00	68,089 44
of Chelsea,	7,000	8,120 00	6,860 00
of Somerville,	10,000	10,150 00	10,000 00
of Fall River,	10,000	12,300 00	10,000 00
of Brockton,	15,000	15,225 00	15,000 00
of Portsmouth, N. H.,	4,000	4,060 00	4,000 00
of New Bedford,	5,000	5,050 00	5,000 00
of Boston,	7,000	7,035 00	7,000 00
of Lowell,	15,000	15,037 50	15,000 00
Town of Everett,	1,000	1,160 00	980 75
of Scituate,	10,000	10,000 00	10,000 00
of Hyde Park,	5,000	5,000 00	5,000 00
	$191,000	$205,687 50	$188,025 19

Bank Stock.

Atlas Nat'l Bank, Boston,	$11,100	$13,875 00	$11,100 00
Commerce Nat'l Bank, Boston,	7,500	8,643 75	7,500 00
Columbian Nat'l Bank, Boston,	6,000	7,740 00	6,000 00
Eliot Nat'l Bank, Boston,	10,000	12,300 00	10,000 00
Globe Nat'l Band, Boston,	6,000	6,217 50	6,000 00
Merchandise Nat'l Bank, Boston,	2,300	2,277 00	2,300 00
Massachusetts Nat'l Bank, Boston,	4,500	5,085 00	4,500 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
North America Nat'l Bank, Boston, .	$4,500	$4,950 00	$4,500 00
Shoe and Leather Nat'l B'k, Boston,	500	455 00	500 00
Suffolk Nat'l Bank, Boston, . .	5,000	5,956 25	5,000 00
Third National Bank, Boston, . .	10.500	10,053 75	10,420 00
Traders' Nat'l Bank, Boston, . .	2,600	2,210 00	2,600 00
Tremont Nat'l Bank, Boston, . .	15,000	16,500 00	15,000 00
Webster Nat'l Bank, Boston, . .	13,300	14,530 25	13,300 00
	$98,800	$110,793 50	$98,720 00

RAILROAD BONDS.

New Bedford Railroad, . . .	$1,000	$1,200 00	$1,000 00

SOUTH SCITUATE SAVINGS BANK — SOUTH SCITUATE.

Incorporated April, 1834. Number of corporators, 32.

PEREZ SIMMONS, *President.* EBENEZER T. FOGG, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$447,570 15	Bank stock,	$57,400 00
Earnings undivided,	6,056 48	Real estate by foreclosure,	$43,275 00
Guaranty fund,	8,000 00	Loans on real estate,	276,065 92
		Loans on personal security,	48,469 00
		Loans to counties, cities or towns,	28,880 00
		Deposit in banks, on interest,	7,110 22
		Cash on hand,	426 49
	$461,626 63		$461,626 63

Amount of real estate held by foreclosure,	$43,275 00
Assessed value of the same,	39,383 00
Amount of income received from the same,	1,990 00
Amount of municipal tax on real estate,	480 92
Cash on Deposit in Banks, amount in each: —	
Manufacturers' National Bank, Boston,	$6,596 22
Commonwealth National Bank, Boston,	514 00
Whole amount of interest or profits received or earned,	$20,961 90
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	8,766 52
2½ per cent.,	11,196 80

Times for the dividends, fixed by the by-laws: last Saturday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7½.

The total amount of loans with each specified rate of interest: $5,350, 4½ per cent.; $61,935, 5 per cent.; $14,350, 5½ per cent.; $196,612.92, 6 per cent.; $3,800, 6½ per cent.; $71,367, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	363	
Aggregate amount of the same,		232,476 03
Amount of investments from which no income is received,		9,400 00
Number of open accounts,	1,182	
Number and amount of deposits (including dividends), received for previous year,	352	53,601 38
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	33	14,933 00
Number and amount of open accounts of $50 and less,	270	5,684 67
Number and amount of open accounts exceeding $50, and not more than $100,	122	8,822 22
Number and amount of open accounts exceeding $100, and not more than $200,	166	22,310 77
Number and amount of open accounts exceeding $200, and not more than $500,	209	71,615 36
Number and amount of open accounts of $1,000 or more,	138	165,889 04

Number and amount of open accounts to the credit of women, both adult and minor,	458	$145,313 51
Number and amount of open accounts to the credit of guardians,	14	5,463 01
Number and amount of open accounts to the credit of religious and charitable associations,	8	2,070 55
Number and amount of open accounts in trust,	62	27,387 29
Number and amount of withdrawals,	461	47,514 57
Number of accounts opened the previous year,	81	
Number of accounts closed the previous year,	60	
Amount of expenses of the corporation during previous year,		1,175 00
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: Sept. 5.

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlantic Nat'l Bank, Boston,	$1,000	$1,520 00	$1,300 00
City Nat'l Bank. Boston,	2,300	2,737 00	2,300 00
Columbian Nat'l Bank, Boston,	3,200	3,789 00	4,000 00
Eagle Nat'l Bank, Boston,	2,300	2,418 00	2,300 00
Eliot Nat'l Bank, Boston,	800	943 00	800 00
Globe Nat'l Bank, Boston,	300	318 00	300 00
Howard Nat'l Bank, Boston,	1,400	1,708 00	1,400 00
Hamilton Nat'l Bank, Boston,	1,500	1,755 00	1,500 00
Merchants' Nat'l Bank, Boston,	1,500	2,055 00	1,500 00
Massachusetts Nat'l Bank, Boston,	500	561 00	500 00
North Nat'l Bank, Boston,	4,500	5,654 00	4,500 00
Shawmut Nat'l Bank, Boston,	1,300	1,508 00	1,300 00
New England Nat'l Bank, Boston,	1,000	1,327 00	1,000 00
Traders' Nat'l Bank, Boston,	2,800	2,310 00	2,800 00
Second Nat'l Bank, Boston,	1,700	2,539 00	1,900 00
Commerce Nat'l Bank. Boston,	3 000	3,480 00	4,000 00
Webster Nat'l Bank, Boston,	2,000	2,185 00	2,000 00
Boston Nat'l Bank, Boston,	1,800	2,099 00	2,016 00
Revere Nat'l Bank, Boston,	4,800	5,538 00	4,800 00
Merchandise Nat'l Bank, Boston,	1,000	1,000 00	1,000 00
Union Nat'l Bank, Boston,	1,000	1,442 00	1,133 00
Washington Nat'l Bank, Boston,	1,600	2,112 00	1,600 00
Fourth Nat'l Bank. Boston,	2,600	2,795 00	2,600 00
Hingham Nat'l Bank, Hingham,	2,800	2,960 00	3,556 00
Union Market Nat'l B'k, Watertown,	2,600	2,600 00	2,995 00
Union Nat'l Bank, Weymouth,	4,300	4,756 00	4,300 00
	$53,600	$62,109 00	$57,400 00

SOUTH WEYMOUTH SAVINGS BANK — SOUTH WEYMOUTH.

Incorporated, 1868. No. of corporators, 34.

JOSIAH REED, *President.* A. E. VINING, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$373,724 60	Public funds,	$15,000 00
Earnings undivided,	15,528 90	Bank stock,	128,445 87
Guaranty fund,	7,000 00	Loans on bank stock,	1,000 00
		Railroad bonds,	25,500 00
		Real estate by foreclosure,	11,000 00
		Loans on real estate,	133,351 00
		Loans on personal security,	70,898 49
		Deposit in bank, on interest,	4,614 61
		Expense account,	493 85
		Suspense account,	13 75
		Taxes,	156 40
		Premium account,	5,176 25
		Cash on hand,	603 28
	$396,253 50		$396,253 50

Loans on Bank Stock: —

On 10 shares First National Bank, South Weymouth, ... $1,000 00

Amount of real estate held by foreclosure, ... $11,000 00
Assessed value of the same, ... 10,700 00
Amount of income received from the same, ... 1,004 69
Amount of municipal tax on real estate, ... 156 40

Cash on Deposit in Bank: —

First National Bank, South Weymouth, ... $4,614 61

Whole amount of interest or profits received or earned, ... $22,209 94
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 6,979 42; 2 per cent., 7,236 90
Times for the dividends, fixed by the by-laws: January and July.
Average annual per cent. of dividends for the term ending at time of, and including last extra dividend: 7½.
The total amount of loans, with each specified rate of interest: $9,000, 4 per cent.; $26,000, 4¼ per cent.; $10,145.19, 4½ per cent.; $26,019.40, 5 per cent.; $5,194.75, 5¼ per cent.; $5,000, 5¾ per cent.; $164,865, 6 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 142
Aggregate amount of the same, ... 101,044 55
Number of open accounts, ... 993
Number and amount of deposits (including dividends) received for previous year, ... 548 67,425 22
Number and amount of deposits of and exceeding $300 at any one time for the previous year, ... 54 26,356 00
Number and amount of open accounts of $50 and less, ... 254 5,213 35
Number and amount of open accounts exceeding $50, and not more than $100, ... 99 6,789 18

Number and amount of open accounts exceeding $100, and not more than $200,	133	$18,446 03
Number and amount of open accounts exceeding $200 and not more than $500,	194	63,040 43
Number and amount of open accounts of $1,000 or more,	139	168,121 53
Number and amount of open accounts to the credit of women, both adult and minor,	474	161,535 97
Number and amount of open accounts to the credit of guardians,	5	1,689 14
Number and amount of open accounts to the credit of religious and charitable associations,	6	3,341 66
Number and amount of open accounts in trust,	33	21,521 57
Number and amount of withdrawals,	417	57,120 35
Number of accounts opened the previous year,	120	
Number of accounts closed the previous year,	97	
Amount of expenses of the corporation during previous year,		1,118 88
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: August 8.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Fall River 4s,	$5,000	$5,075 00	$5,000 00
of Worcester 4½s,	5,000	5,275 00	5,000 00
of Portland 6s,	1,000	1,160 00	*1,000 00
Town of Holbrook 4s,	4,000	4,000 00	4,000 00
	$15,000	$15,510 00	$15,000 00

Bank Stock.

Atlantic Nat'l Bank, Boston,	$4,000	$6,080 00	$5,540 25
Boston Nat'l Bank, Boston,	7,500	9,075 00	8,203 99
Columbian Nat'l Bank, Boston,	3,900	5,031 00	4,944 62
Commerce Nat'l Bank, Boston,	5,000	5,750 00	5,000 00
Continental Nat'l Bank, Boston,	3,000	3,300 00	3,382 75
Eliot Nat'l Bank, Boston,	5,600	8,000 00	6,095 88
Eagle Nat'l Bank, Boston,	1,500	1,642 50	1,639 00
Globe Nat'l Bank, Boston,	4,000	4,120 00	4,691 75
Howard Nat'l Bank, Boston,	5,000	6,100 00	5,000 00
Merchants' Nat'l Bank, Boston,	3,500	4,900 00	4,575 87
Manufacturers' Nat'l Bank, Boston,	7,500	7,162 50	7,238 75
Market Nat'l Bank, Boston,	2,000	1,902 50	2,000 00
New England Nat'l Bank, Boston,	4,000	4,335 00	5,450 50
Nat'l B'k of North America, Boston,	6,000	6,570 00	6,530 25
Nat'l Bank of Redemption, Boston,	7,500	9,750 00	9,541 50
Nat'l Revere Bank, Boston,	4,500	5,265 00	5,415 00
Nat'l Bank of the Republic, Boston,	4,000	5,210 00	5,077 50
Shawmut Nat'l Bank, Boston,	7,500	8,678 75	8,853 00
Shoe and Leather Nat'l B'k, Boston,	5,000	4,500 00	5,925 00

* This bank was notified that this investment was illegal, and these bonds have since been disposed of.

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
S. Weymouth N'l B'k, S.Weymouth,	$6,000	$7,980 00	$7,351 00
Second Nat'l Bank, Boston, . .	2,000	3,065 00	2,915 00
Suffolk Nat'l Bank, Boston, . .	1,800	2,160 00	2,184 75
Tremont Nat'l Bank, Boston, . .	3,700	4,176 37	4,644 62
Webster Nat'l Bank, Boston, . .	6,000	7,465 00	6,194 89
	$110,500	$132,218 62	$128,445 87

RAILROAD BONDS.

Old Colony Railroad 7s, . . .	$3,000	$3,690 00	$3.000 00
Old Colony Railroad 6s, . . .	4,000	4,640 00	4,000 00
Fitchburg Railroad 7s, . . .	3,000	3,690 00	3,000 00
Boston & Albany Railroad 6s, . .	10,000	11,900 00	10,000 00
Boston & Maine Railroad 7s, . .	1,500	1,830 00	1,500 00
Fitchburg Railroad 6s, . . .	4,000	4,720 00	4,000 00
	$25,500	$30,470 00	$25,500 00

SPENCER SAVINGS BANK — SPENCER.

Incorporated 1871. Number of corporators, 26.

ERASTUS JONES, *President.* A. T. JONES, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$362,138 38	Public funds,	$61,000 00
Earnings undivided,	9,285 17	Bank stock,	31,600 00
Guaranty fund,	4,525 00	Loans on bank stock,	6,000 00
		Railroad bonds,	5,000 00
		Loans on real estate,	138,161 97
		Loans on personal security,	78,325 00
		Loans to counties, cities or towns,	48,750 00
		Deposit in bank, on interest,	2,116 67
		Expense account,	443 85
		Premiums,	4,551 06
	$375,948 55		$375,948 55

Loans on Bank Stock, amount on each: —

On 10 shares Spencer National Bank, Spencer,	$1,000 00
On 30 shares Spencer National Bank, Spencer,	5,000 00
On 20 shares Manufacturers' National Bank, Boston,	
On 10 shares Webster National Bank, Webster,	

Cash on Deposit in Bank: —

Spencer National Bank, Spencer,	$2,116 67

Whole amount of interest or profits received or earned,		$18,107 47
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	6 245 91
	2 per cent.,	6,531 52

Times for the dividends, fixed by the by-laws: January 1 and July 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $4\frac{10}{11}$.

The total amount of loans, with each specified rate of interest: $2,116.67, 3 per cent.; $15,000, 4 per cent.; $77,250, 4½ per cent.; $27,325, 5 per cent.; $150,961.97. 5½ per cent.; $700, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	103	
Aggregate amount of the same,		101,311 97
Number of open accounts,	1,407	
Number and amount of deposits (including dividends), received for previous year,	1,540	110,018 56
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	72	22,181 00
Number and amount of open accounts of $50 and less,	393	8,128 43
Number and amount of open accounts exceeding $50, and not more than $100,	184	14,033 40
Number and amount of open accounts exceeding $100, and not more than $200,	245	33,601 70
Number and amount of open accounts exceeding $200, and not more than $500,	313	106,463 53

Number and amount of open accounts of $1,000 or more,	77	$90,246 00
Number and amount of open accounts to the credit of women, both adult and minor,	592	140,127 50
Number and amount of open accounts to the credit of guardians,	12	1,861 43
Number and amount of open accounts to the credit of religious and charitable associations,	22	9,235 83
Number and amount of open accounts in trust,	25	7,774 39
Number and amount of withdrawals,	831	82,006 07
Number of accounts opened the previous year,	381	
Number of accounts closed the previous year,	264	
Amount of expenses of the corporation during previous year,		859 97
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: July 24.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town and city bonds: —			
Town of Peabody 4s,	$10,000	$10,300 00	$10,000 00
of Beverly 4s,	12,000	12,360 00	12,000 00
of Northampton 6s,	1,000	1,160 00	1,000 00
of Hopkinton 4s,	5,000	5,100 00	5,000 00
City of New Bedford 4s,	5,000	5,087 50	5,000 00
of Belfast, Me., 6s,	3,000	3,060 00	3,000 00
of Bangor, Me., 7s.,	3,000	3,600 00	3,000 00
of Springfield 7s,	2,000	2,025 00	2,000 00
of Lynn 4s,	10,000	10,200 00	10,000 00
of Columbus, O., 4s,	10,000	10,200 00	10,000 00
	$61,000	$63,192 50	$61,000 00

Bank Stock.

Hide and Leather Nat'l Bank, Boston,	$300	$327 00	$300 00
North Nat'l Bank, Boston,	2,000	2,550 00	2,000 00
Webster Nat'l Bank, Boston,	1,100	1,201 75	1,100 00
Commonwealth Nat'l Bank, Boston,	5,600	6,195 00	5,600 00
State Nat'l Bank, Boston,	1,500	1,920 00	1,500 00
City Nat'l Bank, Worcester,	3,200	3,840 00	3,200 00
First Nat'l Bank, Worcester,	1,200	1,980 00	1,200 00
Mechanics' Nat'l Bank, Worcester,	2,500	3,050 00	2,500 00
Central Nat'l Bank, Worcester,	500	705 00	500 00
First Nat'l Bank, Webster,	2,500	2,750 00	2,500 00
Leicester Nat'l Bank, Leicester,	1,400	1,610 00	1,400 00
First Nat'l Bank, Westboro',	700	735 00	700 00
Spencer Nat'l Bank, Spencer,	8,500	9,520 00	8,500 00
Redemption Nat'l Bank, Boston,	600	771 00	600 00
	$31,600	$37,154 75	$31,600 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern Railroad 6s, . . .	$5,000	$5,575 00	$5,000 00

SPRINGFIELD FIVE CENTS SAVINGS BANK — SPRINGFIELD.

Incorporated 1854. Number of corporators, 38.

JOSEPH C. PYNCHON, *President.* DANIEL J. MARSH, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,742,543 26	Public funds,	$58,500 00
Earnings undivided,	3,105 46	Bank stock,	81,200 00
Guaranty fund,	24,000 00	Loans on bank stock,	13,700 00
		Real estate,	189,700 00
		Real estate by foreclosure,	79,475 00
		Loans on real estate,	1,005,190 00
		Loans on personal security,	187,157 57
		Loans to counties, cities or towns,	120,000 00
		Deposit in banks, on interest,	20,000 00
		Profit and loss,	5,769 24
		Loan on bank book,	265 00
		Personal property,	6,000 00
		Cash on hand,	2,691 91
	$1,769,648 72		$1,769,648 72

Loans on Bank Stock, amount on each: —

On 28 shares First National Bank, Springfield,	$4,100 00
On 8 shares Second National Bank, Springfield,	
On 5 shares Third National Bank, Springfield,	
On 20 shares Chapin National Bank, Springfield,	3,000 00
On 10 shares City National Bank, Springfield,	
On 35 shares City National Bank, Springfield,	3,500 00
On 14 shares Second National Bank, Springfield,	1,200 00
On 13 shares Third National Bank, Springfield,	1,000 00
On 5 shares Palmer National Bank, Palmer,	500 00
On 15 shares First National Bank, Springfield,	400 00

Invested in real estate (for banking purposes),	$189,700 00
Estimated value of the same,	189,700 00
Amount of real estate held by foreclosure,	79,475 00
Assessed value of the same,	67,200 00
Amount of income received from the same,	5,083 53
Amount of municipal tax on real estate,	2,521 25

Cash on Deposit in Banks, amount in each: —

Agawam National Bank, Springfield,	$5,000 00
Pynchon National Bank, Springfield,	10,000 00
Second National Bank, Springfield,	5,000 00

Whole amount of interest or profits received or earned,		$73,121 51
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	29,920 40
	2 per cent.,	31,081 13

Times for the dividends, fixed by the by-laws: January 15 and July 15.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7.

* This consists of furniture and fixtures in bank building, and fitting up rooms for Post Office.

The total amount of loans, with each specified rate of interest: $75,000, 4 per cent.; $45,000, 4¼ per cent.; $1,206,312 57, 5 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	222	
Aggregate amount of the same,		$310,712 57
Amount of investments from which no income is received,		15,900 00
Number of open accounts,	6,452	
Number and amount of deposits (including dividends), received for previous year,	18,191	547,026 76
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	424	264,503 88
Number and amount of open accounts of $50 and less,	2,878	38,307 86
Number and amount of open accounts exceeding $50, and not more than $100,	564	42,203 49
Number and amount of open accounts exceeding $100, and not more than $200,	615	86,089 55
Number and amount of open accounts exceeding $200, and not more than $500,	870	283,665 69
Number and amount of open accounts of $1,000 or more,	711	817,635 96
Number and amount of open accounts to the credit of women, both adult and minor,	3,019	800,020 38
Number and amount of open accounts to the credit of guardians,	34	17,002 29
Number and amount of open accounts to the credit of religious and charitable associations,	2	1,890 23
Number and amount of open accounts in trust,	123	92,056 15
Number and amount of withdrawals,	4,291	381,476 76
Number of accounts opened the previous year,	1,359	
Number of accounts closed the previous year,	1,083	
Amount of expenses of the corporation during previous year,		5,581 49
Amount of treasurer's bond,		30,000 00
Date of examination by commissioner: October 8.		

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States coupons, 4s,	$50,200	$61,495 00	$50,200 00
" " " 4½s,	600	684 00	600 00
" " reg. 4s,	700	857 50	700 00
City bonds: —			
City of Springfield,	7,000	8,400 00	7,000 00
	$58,500	$71,436 50	$58,500 00

Bank Stock.

Agawam Nat'l Bank, Springfield,	$12,000	$15,000 00	$12,000 00
Chapin Nat'l Bank, Springfield,	12,000	15,000 00	12,000 00
John Hancock Nat'l B'k, Springfield,	11,500	14,375 00	11,500 00
Pynchon Nat'l Bank, Springfield,	10,900	18,530 00	10,900 00
Chicopee Nat'l Bank, Springfield,	7,000	11,550 00	7,000 00
City Nat'l Bank, Springfield,	5,000	6,000 00	5,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Second Nat'l Bank, Springfield, .	$5,400	$6,600 00	$5,400 00
Ware Nat'l Bank, Ware, . . .	5,500	6,720 00	5,500 00
City Nat'l Bank, Worcester, . .	5,600	9,450 00	5,600 00
First Nat'l Bank, Chicopee, . .	3,800	6,080 00	3,800 00
Hadley Falls Nat'l Bank, Holyoke, .	1,500	2,400 00	1,500 00
Monson Nat'l Bank, Monson, . .	1,000	1,500 00	1,000 00
	$81,200	$113,205 00	$81,200 00

SPRINGFIELD INSTITUTION FOR SAVINGS — SPRINGFIELD.

Incorporated 1827. Number of corporators, 65.

JAMES M. THOMPSON, *President.* HENRY S. LEE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$7,942,302 88	Public funds,	$2,152,450 00
Earnings undivided,	73,366 88	Loans on public funds,	14,200 00
Guaranty fund,	130,000 00	Bank stock,	830,400 00
		Loans on bank stock,	123,300 00
		Railroad bonds,	443,000 00
		Loans on railroad bonds,	2,000 00
		Loans on railroad stocks,	28,650 00
		Real estate,	104,500 00
		Real estate by foreclosure,	92,550 00
		Loans on real estate,	2,660,500 00
		Loans on personal security,	900,300 00
		Loans to counties, cities or towns,	387,000 00
		Deposit in banks, on interest,	330,000 00
		Premium account,	27,738 67
		Cash on hand,	49,081 09
	$8,145,669 76		$8,145,669 76

Loans on Public Funds, amount on each: —

On $3,000 United States 4s, 1907,	$2,200 00
On $12,000 United States 4½s, 1892,	12,000 00

Loans on Bank Stock, amount on each: —

On 251 shares First National Bank, Springfield,	$22,050 00
On 71 shares Second National Bank, Springfield,	6,800 00
On 50 shares Third National Bank, Springfield,	5,000 00
On 53 shares Agawam National Bank, Springfield,	5,800 00
On 31 shares Chapin National Bank, Springfield,	2,750 00
On 219 shares Chicopee National Bank, Springfield,	19,750 00
On 260 shares City National Bank, Springfield,	24,300 00
On 55 shares John Hancock National Bank, Springfield,	4,250 00
On 52 shares Pynchon National Bank, Springfield,	5,150 00
On 30 shares Holyoke National Bank, Holyoke,	3,000 00
On 8 shares Hadley Falls National Bank, Holyoke,	800 00
On 20 shares Northampton National Bank, Northampton,	1,000 00
On 10 shares Amherst National Bank, Amherst,	1,000 00
On 10 shares Franklin County National Bank, Greenfield,	500 00
On 28 shares First National Bank, Westfield,	2,800 00
On 25 shares Lee National Bank, Lee,	1,750 00
On 120 shares Palmer National Bank, Palmer,	12,000 00
On 30 shares Eagle National Bank, Boston,	2,000 00
On 20 shares Redemption National Bank, Boston,	2,000 00
On 10 shares Manufacturers' National Bank, Waterbury, Conn.,	600 00

Loans on Railroad Bonds and Stock, amount on each: —

On $2,000 Boston & Albany Railroad 7s,	$2,000 00
On 4 shares Boston & Albany Railroad stock,	150 00
On 285 shares New York, New Haven & Hartford Railroad stock,	28,500 00

Invested in real estate (for banking purposes),		$104,500 00
Estimated value of the same,		104,500 00
Amount of real estate held by foreclosure,		92,550 00
Assessed value of the same,		67,400 00
Amount of income received from the same,		2,080 75
Amount of municipal tax on real estate,		2,052 50
Cash on Deposit in Banks, amount in each: —		
Agawam National Bank, Springfield,		$50,000 00
Chicopee National Bank, Springfield,		60,000 00
City National Bank, Springfield,		50,000 00
John Hancock National Bank, Springfield,		40,000 00
Third National Bank, Springfield,		50,000 00
City National Bank, Holyoke,		5,000 00
First National Bank, Northampton,		30,000 00
Hampshire County National Bank, Northampton,		25,000 00
Palmer National Bank, Palmer,		10,000 00
Athol National Bank, Athol,		10,000 00
Whole amount of interest or profits received or earned,		$396,010 56
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	145,984 27
	2 per cent.,	149,835 74
Times for the dividends, fixed by the by-laws: January and July.		
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7.		
The total amount of loans, with each specified rate of interest: $187,000, 4 per cent.; $10,000, 4¼ per cent.; $15,000, 4½ per cent.; $3,723,950, 5 per cent.; $10,000, 6½ per cent.; $170,000, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	815	
Aggregate amount of the same,		1,041,700 00
Amount of investments from which no income is received,		22,950 00
Number of open accounts,	20,170	
Number and amount of deposits (including dividends) received for previous year,	19,800	2,034,473 42
Number and amount of deposits of and exceeding $300 at any one time, for previous year,	1,370	925,415 40
Number and amount of open accounts of $50 and less,	5,860	99,490 10
Number and amount of open accounts exceeding $50, and not more than $100,	1,940	140,176 22
Number and amount of open accounts exceeding $100, and not more than $200,	2,490	409,517 24
Number and amount of open accounts exceeding $200, and not more than $500,	3,516	1,372,117 10
Number and amount of open accounts of $1,000 or more,	3,433	3,670,645 66
Number and amount of open accounts to the credit of women, both adult and minor,	10,415	3,572,853 82
Number and amount of open accounts to the credit of guardians,	134	67,243 55
Number and amount of open accounts to the credit of religious and charitable associations,	182	147,729 95
Number and amount of open accounts in trust,	988	685,592 61
Number and amount of withdrawals,	14,695	1,703,270 71
Number of accounts opened the previous year,	3,689	
Number of accounts closed the previous year,	2,783	
Amount of expenses of the corporation during previous year,		13,655 87
Amount of treasurer's bond,		30,000 00
Date of examination by commissioner: October 1.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	$600,950	$713,149 50	$667,950 00
State, city and town bonds: —			
State of Maine,	111,500	124,880 00	121,000 00
of New Hampshire,	160,500	188,590 00	172,000 00
of Massachusetts,	90,500	103,170 00	96,000 00
of Rhode Island,	3,000	3,180 00	3,000 00
of Connecticut,	17,000	18,080 00	17,000 00
City of Bangor, Me.,	10,000	11,800 00	10,000 00
of Boston,	20,000	25,000 00	20,000 00
of Cambridge,	46,000	52,900 00	46,000 00
of Charlestown,	5,000	5,900 00	5,000 00
of Chelsea,	40,000	46,000 00	40,000 00
of Fitchburg,	10,000	11,400 00	10,000 00
of Holyoke,	87,000	107,880 00	87,000 00
of Lawrence,	25,000	29,500 00	25,000 00
of Lowell,	10,000	11,700 00	10,000 00
of Lynn,	20,000	23,400 00	20,000 00
of New Bedford,	57,000	75,900 00	62,000 00
of Newburyport,	5,000	5,300 00	5,000 00
of Newton,	40,000	47,600 00	40,000 00
of Salem,	20,000	20,600 00	20,000 00
of Springfield,	207,000	262,260 00	207,000 00
of Taunton,	20,000	23,400 00	20,000 00
of Worcester,	40,000	48,000 00	40,000 00
of Providence, R. I.,	50,000	61,600 00	54,000 00
of Hartford, Conn.,	76,500	84,915 00	76,500 00
of Meriden, Conn,	10,000	11,200 00	10,000 00
of Middletown, Conn,	7,000	7,490 00	7,000 00
of New Haven, Conn.,	52,000	61,430 00	52,000 00
of Norwich, Conn.,	36,000	42,800 00	37,000 00
of Waterbury, Conn.,	20,000	22,800 00	20,000 00
of Somerville,	10,000	10,500 00	10,000 00
Town of Brookline,	40,000	46,200 00	40,000 00
of Danvers,	20,000	23,400 00	22,000 00
of Greenfield,	50,000	52,000 00	50,000 00
of Pittsfield,	30,000	31,800 00	30,000 00
	$2,046,950	$2,415,724 50	$2,152,450 00

BANK STOCK.

First Nat'l Bank, Springfield,	$44,000	$70,400 00	$60,000 00
Second Nat'l Bank, Springfield,	36,600	64,050 00	56,000 00
Third Nat'l Bank, Springfield,	35,000	63,000 00	56,300 00
Agawam Nat'l Bank, Springfield,	27,000	35,100 00	30,000 00
Chapin Nat'l Bank, Springfield,	20,000	26,000 00	21,000 00
Chicopee Nat'l Bank, Springfield,	50,000	82,500 00	70,000 00
City Nat'l Bank, Springfield,	19,500	25,350 00	20,000 00
John Hancock Nat'l B'k, Springfield,	16,000	19,200 00	16,000 00
Pynchon Nat'l Bank, Springfield,	30,700	52,190 00	45,000 00

BANK STOCK — Continued.

	Par Value.	Estimated Market Value.	Amount Invested.
Franklin Co. Nat'l Bank, Greenfield,	$10,000	$10,000 00	$10,000 00
First Nat'l Bank, Adams, . .	2,700	4,050 00	2,700 00
First Nat'l Bank, Chicopee, . .	21,000	34,650 00	30,000 00
First Nat'l Bank, Easthampton, .	1,500	1,875 00	1,500 00
Wachusett Nat'l Bank, Fitchburg, .	5,000	9,000 00	5,000 00
Hadley Falls Nat'l Bank, Holyoke, .	6,000	9,900 00	8,500 00
Holyoke Nat'l Bank, Holyoke, .	3,000	3,900 00	3,000 00
First Nat'l Bank, Leominster, . .	10,000	11,000 00	10,000 00
Monson Nat'l Bank, Monson, . .	4,800	6,960 00	4,800 00
First Nat'l Bank, Northampton, .	2,000	2,500 00	2,000 00
Hampshire Co. N'l B'k, Northampt'n,	4,000	4,920 00	4,000 00
Northampton N'l B'k, Northampt'n,	8,500	14,875 00	12,000 00
Palmer Nat'l Bank, Palmer, . .	22,500	29,250 00	26,000 00
Ware Nat'l Bank, Ware, . . .	5,000	6,250 00	5,000 00
Hampden Nat'l Bank, Westfield, .	2,500	3,750 00	2,500 00
Phœnix Nat'l B'k, Hartford, Conn.,	1,300	2,210 00	1,300 00
Exchange Nat'l B'k, Hartford, Conn.,	500	750 00	500 00
First Nat'l Bank, Boston, . .	5,000	9,650 00	5,000 00
Second Nat'l Bank, Boston, . .	20,000	30,200 00	20,000 00
Atlantic Nat'l Bank, Boston, . .	10,000	15,200 00	10,000 00
Atlas Nat'l Bank, Boston, . .	15,000	18,750 00	15,000 00
Blackstone Nat'l Bank, Boston, .	15,000	15,150 00	15,000 00
Columbian Nat'l Bank, Boston, .	10,000	12,900 00	10,000 00
Eliot Nat'l Bank, Boston, . .	3,000	3,750 00	3,000 00
Freeman's Nat'l Bank, Boston, .	20,000	23,600 00	20,000 00
Hamilton Nat'l Bank, Boston, . .	15,000	17,550 00	15,000 00
Howard Nat'l Bank, Boston, . .	13,300	16,226 00	13,300 00
Merchants' Nat'l Bank, Boston, .	15,000	20,550 00	20,000 00
Mount Vernon Nat'l Bank, Boston,	2,500	3,100 00	2,500 00
Nat'l Bank of Commerce, Boston, .	3,700	4,218 00	3,700 00
Nat'l Bank of the Commonwealth, .	2,000	2,200 00	2,000 00
Nat'l B'k of North America, Boston,	17,500	19,075 00	17,500 00
Nat'l Bank of Redemption, Boston,	25,000	32,000 00	30,000 00
Nat'l City Bank, Boston, . . .	15,000	17,850 00	15,000 00
Nat'l Eagle Bank, Boston, .	5,000	5,450 00	5,000 00
Nat'l Exchange Bank, Boston, .	2,000	2,300 00	2,000 00
Nat'l Revere Bank, Boston, . .	15,000	17,400 00	15,000 00
Nat'l Union Bank, Boston, . .	4,300	6,192 00	4,300 00
North Nat'l Bank, Boston, . .	20,000	25,000 00	24,000 00
Old Boston Nat'l Bank, Boston, .	7,000	8,540 00	7,000 00
Shawmut Nat'l Bank, Boston, . .	10,000	11,600 00	10,000 00
State Nat'l Bank, Boston, . .	7,500	9,525 00	7,500 00
Suffolk Nat'l Bank, Boston, . .	5,000	6,000 00	5,000 00
Tremont Nat'l Bank, Boston, . .	15,000	16,500 00	15,000 00
Washington Nat'l Bank, Boston, .	3,000	3,930 00	3,000 00
Webster Nat'l Bank, Boston, . .	7,500	8,175 00	7,500 00
Hide and Leather Nat'l B'k, Boston,	4,900	5,341 00	5,000 00
	$702,300	$981,552 00	$830,400 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany Railroad, . .	$296,000	$355,240 00	$313,000 00
Boston & Maine Railroad, . .	25,000	30,500 00	30,000 00
Connecticut River Railroad, . .	100,000	100,000 00	100,000 00
	$421,000	$485,740 00	$443,000 00

STOCKBRIDGE SAVINGS BANK — STOCKBRIDGE.

Incorporated 1871. Number of corporators, 17.

MASON VAN DEUSEN, *President.* C. H. WILLIS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$174,480 86	Public funds,	$6,660 00
Earnings undivided,	1,275 04	Loans on public funds,	200 00
Guaranty fund,	1,435 24	Bank stock,	33,459 50
Premium,	87 13	Real estate by foreclosure,	2,888 38
		Loans on real estate,	106,211 78
		Loans on personal security,	25,306 73
		Cash on hand and in bank,	2,551 88
	$177,278 27		$177,278 27

Loan on Public Funds: —

On $200 United States 6s,	$200 00
Amount of real estate held by foreclosure,	$2,888 38
Assessed value of the same,	1,500 00
Amount of income received from the same,	166 00
Amount of municipal tax on real estate,	13 05

Cash on Deposit in Bank: —

Housatonic National Bank, Stockbridge,	$2,087 35
Whole amount of interest or profits received or earned,	$9,411 37
Rate and amount of each semi-annual dividend for previous year, 2¼ per cent.,	3,367 51
2¼ per cent.,	3,759 06

Times for the dividends, fixed by the by-laws: first Thursday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4½.

The total amount of loans, with each specified rate of interest: $84,449.36, 6 per cent.; $21,983.75, 7 per cent.; $25,285 40, 7 3/10 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,		203 00
Aggregate amount of the same,		93,268 50
Number of open accounts,	511	
Number and amount of deposits (including dividends) received for previous year,	414	58,565 15
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	54	32,606 84
Number and amount of open accounts of $50 and less,	104	2,041 93
Number and amount of open accounts exceeding $50, and not more than $100,	45	3,261 40
Number and amount of open accounts exceeding $100, and not more than $200,	55	7,667 36
Number and amount of open accounts exceeding $200, and not more than $500,	106	34,570 56
Number and amount of open accounts of $1,000 or more,	63	69,156 34

Number and amount of open accounts to the credit of women, both adult and minor,	230	$61,964 21
Number and amount of open accounts to the credit of guardians,	3	2,633 33
Number and amount of open accounts to the credit of religious and charitable associations,	7	2,489 72
Number and amount of open accounts in trust,	16	10,643 53
Number and amount of withdrawals,	260	30,270 96
Number of accounts opened the previous year,	138	
Number of accounts closed the previous year,	70	
Amount of expenses of the corporation during previous year,		854 32
Amount of treasurer's bond,		15,000 00

Date of examination by commissioner: July 10.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Cincinnati, O., 6s,	$4,000	$4,840 00	*$4,840 00
Town of Adams,	2,000	2,420 00	1,820 00
	$6,000	$7,260 00	$6,660 00

Bank Stock.

First Nat'l Bank, Adams,	$2,500	$3,750 00	$2,970 00
First Nat'l Bank, Woburn,	7,000	9,050 00	†10,437 50
Berkshire Nat'l Bank, No. Adams,	3,000	3,660 00	3,600 00
Adams Nat'l Bank, North Adams,	300	450 00	450 00
North Nat'l Bank, Boston,	2,000	2,640 00	2,630 00
Lincoln Nat'l Bank, Boston,	3,000	3,150 00	3,000 00
Metropolitan Nat'l Bank, Boston,	3,000	3,666 00	3,540 00
Nat'l Exchange Bank, Boston,	2,000	2,610 00	2,610 00
Housatonic Nat'l Bank, Stockbridge,	2,200	4,400 00	4,222 00
	$25,000	$33,376 00	$33,459 50

* This bank was notified that this investment was illegal, and these bonds have since been disposed of.

† This bank has been notified that this investment exceeds the legal limit.

STONEHAM FIVE CENTS SAVINGS BANK — STONEHAM.

Incorporated, 1855. No. of corporators, 47.

WILLIAM B. STEVENS, *President.* ONSLOW GILMORE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$399,643 35	Public funds, ...	$135,000 00
Earnings undivided. .	10,649 59	Loans on bank stock, . .	10,500 00
Guaranty fund, . .	7,737 69	Railroad bonds, . . .	11,000 00
		Real estate by foreclosure, .	16,914 00
		Loans on real estate, . .	122,464 73
		Loans on personal security, .	37,800 00
		Loans to counties, cities or towns, ...	62,000 00
		Deposit in bank, on interest, .	20,182 17
		Expense account, . . .	1,197 49
		Profit and loss, ...	421 08
		Cash on hand, ...	551 16
	$418,030 63		$418,030 63

Loans on Bank Stock, amount on each: —

On 100 shares National Bank of South Reading, Wakefield, ...	$10,000 00
On 5 shares First National Bank, Provincetown, ...	500 00

Amount of real estate held by foreclosure, ...	$16,914 00
Assessed value of the same, ...	29,000 00
Amount of income received from the same, ...	900 00
Amount of municipal tax on real estate, ...	513 34

Cash on Deposit in Bank: —

Blackstone National Bank, Boston, ...	$20,182 17

Whole amount of interest or profits received or earned, ...		$19,451 03
Rate and amount of each semi-annual dividend for previous year, ...	2 per cent.,	6,712 71
	2 per cent.,	6,996 54
Times for the dividends, fixed by the by-laws: May and November.		
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $4\frac{1}{6}$.		
The total amount of loans, with each specified rate of interest: $132,000, 4 per cent.; $3,000, $4\frac{1}{4}$ per cent.; $40,000, $4\frac{1}{2}$ per cent.; $42,000, 5 per cent.; $74,385, 6 per cent.; $5,000, $6\frac{1}{2}$ per cent.; $71,629.73, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each, ...	137	
Aggregate amount of the same, ...		91,864 73
Amount of investments from which no income is received, ...		525 00
Number of open accounts, ...	1,788	
Number and amount of deposits (including dividends), received for previous year, ...	2,191	158,443 29
Number and amount of deposits of and exceeding $300 at any one time for the previous year, ...	104	57,841 80
Number and amount of open accounts of $50 and less, . . .	709	10,668 00

Number and amount of open accounts exceeding $50, and not more than $100,	163	$10,256 00
Number and amount of open accounts exceeding $100, and not more than $200,	243	34,447 00
Number and amount of open accounts exceeding $200, and not more than $500,	291	88,029 00
Number and amount of open accounts of $1,000 or more,	105	117,772 00
Number and amount of open accounts to the credit of women, both adult and minor,	693	160,820 00
Number and amount of open accounts to the credit of guardians,	5	2,193 00
Number and amount of open accounts to the credit of religious and charitable associations,	22	4,296 00
Number and amount of open accounts in trust,	83	29,880 00
Number and amount of withdrawals,	1,179	126,917 30
Number of accounts opened the previous year,	338	
Number of accounts closed the previous year,	268	
Amount of expenses of the corporation during previous year,		1,220 00
Amount of treasurer's bond,		15,000 00

Date of examination by commissioner: August 7.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County, city and town bonds: —			
County of Strafford, N. H., 4s,	$10,000	$10,500 00	$10,137 00
City of Somerville 6½s,	5,000	5,500 00	5,100 00
of Haverhill 6s,	5,000	5,650 00	5,500 00
of Boston 4s,	45,000	47,250 00	45,000 00
of New Bedford 4s,	20,000	20,800 00	20,500 00
of Middletown, Conn., 4s,	10,000	10,250 00	10,175 00
of Columbus, O., 4s,	10,000	10,500 00	10,375 00
Town of Arlington 6s,	10,000	11,500 00	11,000 00
of Sheldon, Vt., 4½s,	10,000	10,400 00	*10,400 00
of Beverly 4s,	10,000	10,400 00	10,250 00
	$135,000	$142,750 00	$138,437 00

Railroad Bonds.

Boston, Clinton & Fitchburg R. R.,	$10,000	$11,700 00	$11,487 00
Boston, Revere Beach & Lynn R.R.,	1,000	1,122 50	1,122 50
	$11,000	$12,822 50	$12,609 50

* This bank has been notified that this investment is illegal.

SUFFOLK SAVINGS BANK, FOR SEAMEN AND OTHERS — BOSTON.

Incorporated 1833. Number of corporators, 176.

THOMAS LAMB, *President.* CHARLES HENRY PARKER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$17,107,883 94	Public funds,	$1,275,207 50
Earnings undivided,	66,042 35	Loans on public funds,	71,000 00
Guaranty fund,	238,183 62	Bank stock,	673,055 74
Premium account,	7,460 09	Loans on bank stock	12,000 00
Rents,	7,252 23	Railroad bonds,	1,213,532 00
		Loans on railroad bonds,	7,000 00
		Loans on railroad notes,	275,000 00
		Real estate,	180,173 00
		Real estate by foreclosure,	82,447 63
		Loans on real estate,	5,761,083 66
		Loans on personal security,	5,649,220 85
		Loans to counties, cities, or towns,	1,179,000 00
		Deposit in banks, on interest,	876,285 82
		Deposit in banks, not on interest,	132,400 41
		Expense account,	2,344 09
		Cash on hand,	37,071 53
	$17,426,822 23		$17,426,822 23

Loans on Public Funds, amount on each: —

On $50,000 United States 4s,	$50,000 00
On $16,000 city of Boston currency 6s,	16,000 00
On $4,000 city of Boston and $1,000 city of Lawrence bonds,	5,000 00

Loans on Bank Stock, amount on each: —

On 100 shares Spencer National Bank and 20 shares Natick National Bank,	$10,000 00
On 25 shares Mechanics' National Bank, Boston,	2,000 00

Loans on Railroad Bonds and Notes, amount on each: —

On $4,000 Boston & Maine R. R. 7s and $3,000 Old Colony R. R. 6s,	$7,000 00
On note Boston & Lowell R. R.,	*100,000 00
On note Boston & Lowell R. R.,	*75,000 00
On note Boston & Maine R. R.,	100,000 00

Invested in real estate (for banking purposes),	$180,173 00
Estimated value of the same,	180,173 00
Amount of real estate held by foreclosure,	82,447 63
Assessed value of the same,	87,300 00
Amount of income received from the same,	4,088 03
Amount of municipal tax on real estate,	4,763 25

Cash on Deposit in Banks, amount in each: —

New England National Bank, Boston,	$219,131 64
Columbian National Bank, Boston,	3,268 77
Wachusett National Bank, Fitchburg,	75,000 00
Massasoit National Bank, Fall River,	30,000 00

* This bank was notified that these loans were illegal, and these notes have since been disposed of.

Market National Bank, Boston,	$111,708 19
Blackstone National Bank, Boston,	625 75
Shawmut National Bank, Boston,	10,056 37
Globe National Bank, Boston,	50,286 99
Continental National Bank, Boston,	100,000 00
Revere National Bank, Boston,	308,608 52
Freeman's National Bank, Boston,	100,000 00

Whole amount of interest or profits received or earned,		$777,805 02
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	303,276 12
	2 per cent.,	315,275 33
Times for the dividends, fixed by the by-laws: second Wednesday in April and October.		
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $5\frac{5}{100}$.		
The total amount of loans, with each specified rate of interest: $500,000, $3\frac{3}{8}$ per cent.; $628,600, 4 per cent.; $75,000, $4\frac{1}{8}$ per cent.; $250,000, $4\frac{1}{4}$ per cent.; $4,660,458.66, $4\frac{1}{2}$ per cent.; $265,000, $4\frac{3}{4}$ per cent.; $4,227,875.85, 5 per cent.; $539,950, $5\frac{1}{2}$ per cent.; $1,158,450, 6 per cent.; $2,000, $6\frac{1}{2}$ per cent.; $231,950, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	70	
Aggregate amount of the same,		158,050 00
Number of open accounts,	41,433	
Number and amount of deposits (including dividends), received for previous year,	43,083	4,583,815 34
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	3,396	1,917,899 00
Number and amount of open accounts of $50 and less,	9,210	160,006 49
Number and amount of open accounts exceeding $50 and not more than $100,	3,891	272,342 60
Number and amount of open accounts exceeding $100, and not more than $200,	5,429	755,492 62
Number and amount of open accounts exceeding $200, and not more than $500,	7,920	2,601,392 60
Number and amount of open accounts of $1,000 or more,	6,873	7,899,484 33
Number and amount of open accounts to the credit of women, both adult and minor,	16,451	7,137,928 88
Number and amount of open accounts to the credit of guardians,	332	161,909 54
Number and amount of open accounts to the credit of religious and charitable associations,	417	250,147 78
Number and amount of open accounts in trust,	9,048	2,854,997 33
Number and amount of withdrawals,	30,899	3,414,245 08
Number of accounts opened the previous year,	8,060	
Number of accounts closed the previous year,	5,267	
Amount of expenses of the corporation during previous year,		28,353 28
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: December 12.		

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 4s, . . .	$250,000 00	$305,000 00	$250,000 00
" " " 4½s, . .	300,000 00	340,500 00	300,000 00
City bonds: —			
City of Worcester 6s, . . .	20,000 00	20,600 00	20,000 00
of New Bedford 6s, . . .	10,000 00	12,100 00	10,000 00
of Manchester, N. H., 5s, .	4,000 00	4,040 00	4,000 00
of Boston 6s, ...	20,000 00	23,800 00	20,000 00
of Boston 4s, ...	600,000 00	633,000 00	600,000 00
of Boston 5s, sterling, . .	63,207 50	69,212 20	63,207 50
of Roxbury, ...	8,000 00	8,000 00	8,000 00
	$1,275,207 50	$1,416,252 20	$1,275,207 50

Bank Stock.

Atlantic Nat'l Bank, Boston, . .	$8,500	$12,920 00	$12,601 25
Atlas Nat'l Bank, Boston, . .	65,400	81,750 00	66,112 50
Bay State Nat'l Bank, Lawrence, .	13,125	21,350 00	13,125 00
Boylston Nat'l Bank, Boston, . .	3,000	3,510 00	3,375 00
City National Bank, Boston, . .	21,100	25,109 00	22,199 87
Columbian Nat'l Bank, Boston, .	49,200	63,468 00	49,200 00
Commerce Nat'l Bank, Boston, .	16,900	19,435 00	17,289 50
Continental Nat'l Bank, Boston, .	13,800	15,180 00	15,750 00
Eagle Nat'l Bank, Boston, . .	46,100	50,249 00	47,525 00
Freeman's Nat'l Bank, Boston, .	4,800	5,664 00	5,698 87
Globe Nat'l Bank, Boston, . .	7,700	7,931 00	8,585 50
Hamilton Nat'l Bank, Boston, . .	15,000	17,550 00	15,000 00
Hide and Leather Nat'l B'k, Boston,	21,100	22,999 00	24,064 25
Howard Nat'l Bank, Boston, . .	15,000	18,300 00	17,650 00
Market Nat'l Bank, Boston, . .	15,000	14,400 00	15,000 00
Merchants' Nat'l Bank, Boston, .	65,800	90,146 00	71,143 50
Massachusetts Nat'l Bank, Boston, .	5,000	5,530 00	5,000 00
New England Nat'l Bank, Boston, .	1,100	1,452 00	1,100 00
Old Boston Nat'l Bank, Boston, .	5,000	6,937 50	6,125 00
Railroad Nat'l Bank, Lowell, . .	5,000	6,150 00	5,000 00
Redemption Nat'l Bank, Boston, .	15,000	19,200 00	19,962 50
Republic Nat'l Bank, Boston, . .	10,000	12,900 00	12,750 00
Revere Nat'l Bank, Boston, . .	40,000	46,800 00	41,893 75
Shawmut Nat'l Bank, Boston, . .	24,400	28,304 00	26,721 25
Shoe and Leather Nat'l B'k, Boston,	11,100	9,990 00	11,221 00
State Nat'l Bank, Boston, . .	13,300	16,891 00	13,648 00
Suffolk Nat'l Bank, Boston, . .	13,600	16,184 00	16,348 75
Tremont Nat'l Bank, Boston, . .	18,700	20,570 00	20,481 00
Union Nat'l Bank, Boston, . .	10,000	14,400 00	10,000 00
Washington Nat'l Bank, Boston, .	15,000	19,650 00	15,000 00
Webster Nat'l Bank, Boston, . .	61,700	67,253 00	63,484 25
	$630,425	$762,172 50	$673,055 74

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony Railroad 6s, . . .	$217,000	$252,805 00	$217,000 00
Old Colony Railroad (Branch) 6s and 7s, ...	33,500	37,940 00	33,500 00
Boston & Maine Railroad 7s, . .	15,000	18,450 00	15,000 00
Boston, Clinton & Fitchburg R.R. 5s,	100,000	110,000 00	100,000 00
Fitchburg Railroad 5s, . . .	784,000	870,240 00	848,032 00
	$1,149,500	$1,289,435 00	$1,213,532 00

TAUNTON SAVINGS BANK — TAUNTON.

Incorporated 1869. Number of corporators, 112.

JOHN E. SANFORD, *President.* HENRY R. WOOD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,170,358 16	Public funds,	$88,524 25
Earnings undivided,	49,367 51	Loans on public funds,	550 00
Guaranty fund,	22,771 38	Bank stock,	79,208 12
		Loans on bank stock,	800 00
		Railroad bonds,	83,656 25
		Loans on railroad stock,	150 00
		Real estate by foreclosure,	37,026 00
		Loans on real estate,	501,424 76
		Loans on personal security,	*417,540 00
		Loans to counties, cities or towns,	9,249 08
		Deposit in banks, on interest,	8,955 82
		Expense account,	1,081 12
		Loans on bank books,	1,000 00
		Manufacturing stocks to secure indebtedness,	5,100 00
		Profit and loss,	530 61
		Furniture account,	3,173 89
		Cash on hand and in bank,	4,527 15
	$1,242,497 05		$1,242,497 05

Loans on Public Funds, amount on each: —

On $500 United States 4s,	$500 00
On $50 United States refunding certificates,	50 00

Loans on Bank Stock, amount on each: —

On 5 shares Massasoit National Bank, Fall River,	$700 00
On 9 shares Fall River National Bank, Fall River,	
On 1 share Taunton National Bank, Taunton,	100 00

Loans on Railroad Stock: —

On 2 shares Boston & Providence Railroad,	$150 00

Amount of real estate held by foreclosure,	$37,026 00
Assessed value of the same,	28,660 00
Amount of income received from the same,	1,262 43
Amount of municipal tax on real estate,	427 93

Cash on Deposit in Banks, amount in each: —

Taunton National Bank, Taunton,	$1,961 00
National Bank of the Republic, Boston,	8,955 82

Whole amount of interest or profits received or earned,		$66,939 97
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	23,171 49
	2 per cent.,	22,758 84

* This bank was notified that these loans exceeded the legal limit, and they have since been reduced within the amount provided by statute.

Times for the dividends, fixed by the by-laws: January and July.

The total amount of loans, with each specified rate of interest: $9,249.08, 4 per cent.; $128,000, 5 per cent.; $25,000, 5¼ per cent.; $265,250, 5½ per cent.; $13,500, 5¾ per cent.; $458,164.76, 6 per cent.; $21,950, 6½ per cent.; $7,100, 7 per cent.; $2,500, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	255	
Aggregate amount of the same,		$254,992 00
Number of open accounts,	3,446	
Number and amount of deposits (including dividends) received for the previous year,	5,000	206,682 86
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	147	90,043 00
Number and amount of open accounts of $50 and less,	1,148	16,411 00
Number and amount of open accounts exceeding $50, and not more than $100,	275	19,899 00
Number and amount of open accounts exceeding $100, and not more than $200,	426	60,067 00
Number and amount of open accounts exceeding $200, and not more than $500,	600	202,366 00
Number and amount of open accounts of $1,000 or more,	464	532,446 00
Number and amount of open accounts to the credit of women, both adult and minor,	1,325	463,098 00
Number and amount of open accounts to the credit of guardians,	42	18,031 00
Number and amount of open accounts to the credit of religious and charitable associations,	16	14,911 00
Number and amount of open accounts in trust,	453	151,792 00
Number and amount of withdrawals,	1,944	223,168 84
Number of accounts opened the previous year,	394	
Number of accounts closed the previous year,	393	
Amount of expenses of the corporation during previous year,		3,716 56
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: August 10.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, currency,	$15,000	$19,500 00	$18,006 25
State, county, city and town bonds: —			
State of Maine,	$1,000	$1,125 00	$1,135 00
of New Hampshire,	1,000	1,150 00	1,165 00
of Massachusetts,	3,000	3,435 00	3,330 00
County of Bristol,	1,000	1,002 50	1,002 50
City of Taunton,	26,400	29,563 00	27,973 00
of New Bedford,	10,000	10,175 00	10,350 00
Town of Peabody,	25,000	25,625 00	25,562 50
	$82,400	$91,575 50	$88,524 25

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Merchants' Nat'l B'k, New Bedford,	$20,000	$35,000 00	$27,200 00
First Nat'l Bank, New Bedford, .	1,700	2,227 00	2,211 01
Commerce Nat'l B'k, New Bedford,	10,200	12,546 00	12,311 00
Atlas Nat'l Bank, Boston, . .	5,500	6,875 00	6,208 61
City Nat'l Bank, Boston, . . .	10,000	11,900 00	11,362 50
Taunton Nat'l Bank, Taunton, .	10,900	17,440 00	14,250 00
Bristol County Nat'l Bank, Taunton,	3,400	5,440 00	4,405 00
Machinists' Nat'l Bank, Taunton, .	900	1,440 00	1,260 00
	$62,600	$92,868 00	$79,208 12

RAILROAD BONDS.

Old Colony Railroad 6s, . . .	$25,000	$29,437 50	$29,437 50
Boston & Albany Railroad 7s, .	25,000	30,687 50	30,687 50
Boston & Maine Railroad 7s, . .	10,000	12,375 00	12,375 00
Fitchburg Railroad 5s, . . .	10,000	11,156 25	11,156 25
	$70,000	$83,656 25	$83,656 25

TEMPLETON SAVINGS BANK — TEMPLETON.

Incorporated April 19, 1871. Number of corporators, 58.

CHARLES A. PERLEY, *President.* ASA HOSMER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$161,572 39	Bank stock,	$4,200 00
Earnings undivided,	1,544 32	Loans on bank stock,	450 00
Guaranty fund,	1,977 75	Loans on real estate,	106,316 00
		Loans on personal security,	14,555 00
		Loans to counties, cities or towns,	33,500 00
		Deposit in banks, on interest,	3,057 54
		Cash on hand and in bank,	3,015 92
	$165,094 46		$165,094 46

Loans on Bank Stock, amount on each: —

On 3 shares Citizens' National Bank, Worcester,	$150 00
On 3 shares Orange National Bank, Orange,	300 00

Cash on Deposit in Banks, amount in each: —

Maverick National Bank, Boston,	$2,042 92
Security National Bank, Boston,	1,011 33
National Bank of the Commonwealth, Boston,	3 29
Miller's River National Bank, Athol,	2,700 62

Whole amount of interest or profits received or earned,		$8,343 04
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	2,949 99
	2 per cent.,	3,057 51
Times for the dividends, fixed by the by-laws: January 1 and July 1.		
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4½.		
The total amount of loans, with each specified rate of interest: $13,500, 4 per cent.; $26,500, 5 per cent.; $114,821, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	190	
Aggregate amount of the same,		116,371 00
Number of open accounts,	618	
Number and amount of deposits (including dividends) received for previous year,	417	41,562 68
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	34	17,020 30
Number and amount of open accounts of $50 and less,	236	3,380 80
Number and amount of open accounts exceeding $50, and not more than $100,	61	4,411 65
Number and amount of open accounts exceeding $100, and not more than $200,	81	11,367 20
Number and amount of open accounts exceeding $200, and not more than $500,	118	39,009 63
Number and amount of open accounts of $1,000 or more,	46	53,238 03

Number and amount of open accounts to the credit of women, both adult and minor,	266	$56,281 47
Number and amount of open accounts to the credit of guardians,	4	1,322 65
Number and amount of open accounts to the credit of religious and charitable associations,	5	191 73
Number and amount of open accounts in trust,	13	3,743 45
Number and amount of withdrawals,	320	36,659 73
Number of accounts opened the previous year,	97	
Number of accounts closed the previous year,	78	
Amount of expenses of the corporation during previous year,		471 68
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: August 2.

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
Orange Nat'l Bank, Orange,	$3,000	$3,750 00	$3,000 00
First Nat'l Bank, Gardner,	1,200	1,680 00	1,200 00
	$4,200	$5,430 00	$4,200 00

UNION INSTITUTION FOR SAVINGS IN THE CITY OF BOSTON — BOSTON.

Incorporated, 1865. Number of corporators, 39.

HUGH O'BRIEN, *President.* GEORGE F. EMERY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$2,536,687 59	Public funds,	$94,103 75
Earnings undivided,	28,960 65	Real estate,	278,601 06
Guaranty fund,	57,773 00	Real estate by foreclosure,	345,793 08
Profit and loss,	8,592 50	Loans on real estate,	1,341,071 24
		Loans on personal security,	472,825 00
		Deposit in banks, on interest,	94,218 98
		Real estate income,	445 75
		Mortgage and interest suspense,	1,288 17
		Cash on hand,	3,666 71
	$2,632,013 74		$2,632,013 74

Invested in real estate (for banking purposes),		$278,601 06
Estimated value of the same,		300,000 00
Amount of real estate held by foreclosure,		345,793 08
Assessed value of the same,		352,950 00
Amount of income received from the same,		11,747 37
Amount of municipal tax on real estate,		8,794 31
Cash on Deposit in Banks, amount in each: —		
National Exchange Bank, Boston,		$89,176 66
International Trust Co., Boston,		5,042 32
Whole amount of interest or profits received or earned,		$112,493 13
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	47,373 19
	2 per cent.,	47,907 12
Times for the dividends fixed by the by-laws: third Wednesday in May and November.		
The total amount of loans, with each specified rate of interest: $230,000, 4 per cent.; $200,000, 4½ per cent.; $512,234, 5 per cent.; $124,400, 5½ per cent.; $519,722.24, 6 per cent.; $17,200, 6½ per cent.; $205,615, 7 per cent.; $4,725, 8 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	353	
Aggregate amount of the same,		466,541 00
Number of open accounts,	7,046	
Number and amount of deposits (including dividends) received for previous year,	18,243	628,415 14
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	467	283,877 66
Number and amount of open accounts of $50 and less,	1,814	25,235 57
Number and amount of open accounts exceeding $50, and not more than $100,	585	41,781 24
Number and amount of open accounts exceeding $100, and not more than $200,	955	124,645 45
Number and amount of open accounts exceeding $200, and not more than $500,	1,384	462,109 11

Number and amount of open accounts of $1,000 or more,	882	$1,061,249 64
Number and amount of open accounts to the credit of women, both adult and minor,	2,979	1,031,131 88
Number and amount of open accounts to the credit of guardians,	31	10,935 24
Number and amount of open accounts to the credit of religious and charitable associations,	18	14,335 63
Number and amount of open accounts in trust,	1,106	442,402 72
Number and amount of withdrawals,	5,409	570,925 47
Number of accounts opened the previous year,	1,030	
Number of accounts closed the previous year,	997	
Amount of expenses of the corporation during previous year,		10,701 55
Amount of treasurer's bond,		15,000 00

Date of examination by commissioner: May 3.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	$50,000	$57,250 00	$54,312 50
City bonds: —			
City of Chelsea 6s,	9,000	10,370 00	10,625 00
of Lowell 6s,	2,000	2,240 00	2,325 00
of Springfield 7s,	2,000	2,620 00	2,600 00
of Hartford, Conn., 6s,	1,000	1,130 00	1,170 00
of Newton 6s,	4,000	5,120 00	4,920 00
of Somerville 5s,	17,000	17,675 00	18,151 25
	$85,000	$96,405 00	$94,103 75

UNION SAVINGS BANK — FALL RIVER.

Incorporated 1869. Number of corporators, 31.

AUGUSTUS CHACE, *President.* D. A. CHAPIN, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$694,242 85	Public funds,	$5,700 00
Earnings undivided,	13,061 97	Bank stock,	68,157 00
Guaranty fund,	11,800 00	Real estate,	38,000 00
		Real estate by foreclosure,	3,356 84
		Loans on real estate,	336,081 00
		Loans on personal security,	232,587 78
		Deposit in bank, on interest,	34,000 00
		Cash on hand,	1,222 20
	$719,104 82		$719,104 82

Invested in real estate (for banking purposes),		$38,000 00
Estimated value of the same,		40,000 00
Amount of real estate held by foreclosure,		3,356 84
Assessed value of the same,		2,000 00
Amount of income received from the same,		200 00
Amount of municipal tax on real estate,		419 52
Cash on Deposit in Bank: —		
National Union Bank, Fall River,		$34,000 00
Whole amount of interest or profits received or earned,		$36,580 19
Rate and amount of each semi-annual dividend for previous year,	2¼ per cent.,	13,956 21
	2¼ per cent.,	14,518 23
Times for the dividends, fixed by the by-laws: May 15 and November 15.		
The total amount of loans, with each specified rate of interest: $4,800, 5 per cent.; $502,081, 5½ per cent.; $60,934.78, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	139	
Aggregate amount of the same,		160,838 78
Amount of investments from which no income is received,		853 00
Number of open accounts,	1,551	
Number and amount of deposits (including dividends), received for previous year,	4,692	162,347 76
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	101	53,226 86
Number and amount of open accounts of $50 and less,	360	6,447 63
Number and amount of open accounts exceeding $50, and not more than $100,	137	10,140 83
Number and amount of open accounts exceeding $100, and not more than $200,	191	27,001 50
Number and amount of open accounts exceeding $200, and not more than $500,	279	94,155 60
Number and amount of open accounts of $1,000 or more,	310	363,151 30
Number and amount of open accounts to the credit of women, both adult and minor,	634	254,638 39
Number and amount of open accounts to the credit of guardians,	19	8,674 15

Number and amount of open accounts to the credit of religious and charitable associations,	16	$9,102 59
Number and amount of open accounts in trust,	176	141,253 28
Number and amount of withdrawals,	1,263	130,671 65
Number of accounts opened the previous year,	405	
Number of accounts closed the previous year,	353	
Amount of expenses of the corporation during previous year,		3,000 00
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: June 29.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds: —			
City of Fall River (water),	$5,000	$6,200 00	$5,700 00

BANK STOCK.

Nat'l Union Bank, Fall River,	$22,700	$25,351 00	*$25,110 00
Metacomet Nat'l Bank, Fall River,	27,200	35,360 00	*34,506 00
Pocasset Nat'l Bank, Fall River,	3,500	4,525 00	4,450 00
Fall River Nat'l Bank, Fall River,	2,100	2,940 00	2,817 00
Massasoit Nat'l Bank, Fall River,	700	1,295 00	1,274 00
	$56,200	$69,471 00	$68,157 00

* This bank has been notified that these investments exceed the legal limit.

UXBRIDGE SAVINGS BANK — UXBRIDGE.

Incorporated June 3, 1870. Number of corporators, 68.

MOSES TAFT, *President.* C. A. TAFT, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$307,365 35	Bank stock,	$139,430 87
Earnings undivided,	5,831 23	Real estate by foreclosure,	13,225 04
Guaranty fund,	5,774 00	Loans on real estate,	119,978 60
		Loans on personal security,	27,455 00
		Deposit in bank, on interest,	10,395 18
		Expense account,	523 65
		Profit and loss,	3,962 24
		Central National Bank,	4,000 00
	$318,970 58		$318,970 58

Amount of real estate held by foreclosure,	$13,225 04
Assessed value of the same,	10,400 00
Amount of income received from the same,	743 86
Amount of municipal tax on real estate,	156 14

Cash on Deposit in Bank: —

Blackstone National Bank, Uxbridge,	$10,395 18

Whole amount of interest or profits received or earned,		$14,320 95
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	5,886 67
	2 per cent.,	5,819 40

Times for the dividends, fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 2.

The total amount of loans, with each specified rate of interest: $13,700, 5 per cent.; $15,000, 5½ per cent.; $84,421.70, 6 per cent.; $6,585, 7 per cent.; $271.90, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	101	
Aggregate amount of the same,		87,798 60
Number of open accounts,	1,033	
Number and amount of deposits (including dividends), received for previous year,	455	48,817 95
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	39	21,397 67
Number and amount of open accounts of $50 and less,	359	5,945 63
Number and amount of open accounts exceeding $50, and not more than $100,	115	7,223 84
Number and amount of open accounts exceeding $100, and not more than $200,	141	20,367 38
Number and amount of open accounts exceeding $200, and not more than $500,	178	46,098 69
Number and amount of open accounts of $1,000 or more,	101	119,687 8
Number and amount of open accounts to the credit of women, both adult and minor,	564	141,118 9
Number and amount of open accounts to the credit of guardians,	11	5,558 2

Number and amount of open accounts to the credit of religious and charitable associations,	25	$7,894 24
Number and amount of open accounts in trust,	48	23,428 02
Number and amount of withdrawals,	393	42,969 86
Number of accounts opened the previous year,	80	
Number of accounts closed the previous year,	81	
Amount of expenses of the corporation during previous year,		825 00
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: March 31.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l Bank of Redemption, Boston,	$8,000	$10,250 00	*$11,270 00
Suffolk Nat'l Bank, Boston,	6,100	7,267 00	7,945 00
Nat'l Hide and Leather B'k, Boston,	13,000	16,560 00	*15,259 12
Nat'l Revere Bank, Boston,	8,000	9,460 00	*9,795 00
Howard Nat'l Bank, Boston,	11,200	13,664 00	*12,919 00
North Nat'l Bank, Boston,	6,000	7,620 00	7,494 50
Tremont Nat'l Bank, Boston,	5,800	6,380 00	7,280 00
Eliot Nat'l Bank, Boston,	11,000	14,260 00	*13,148 75
Nat'l Webster Bank, Boston,	6,900	7,521 00	7,516 75
State Nat'l Bank, Boston,	7,800	10,209 00	8,974 75
Mount Vernon Nat'l Bank, Boston,	1,800	2,232 00	2,223 75
Atlas Nat'l Bank, Boston,	3,300	4,125 00	4,134 25
Nat'l Eagle Bank, Boston,	3,000	3,289 00	3,777 75
Blackstone Nat'l Bank, Uxbridge,	1,700	2,260 00	2,260 00
Grafton Nat'l Bank, Grafton,	500	540 00	540 00
First Nat'l Bank, Clinton,	2,000	2,480 00	2,480 00
Wachusett Nat'l Bank, Fitchburg,	2,500	5,000 00	5,000 00
Franklin Nat'l Bank, Franklin,	5,900	7,090 00	7,090 00
Central Nat'l Bank, Boston,	4,000	2,690 00	4,240 00
Millbury Nat'l Bank, Millbury,	1,700	2,006 00	2,006 00
Manufacturers' Nat'l Bank, Boston,	4,000	4,000 00	4,076 25
	$114,200	$138,933 00	$139,430 87

* This bank has been notified that these investments exceed the legal limit.

WAKEFIELD SAVINGS BANK—WAKEFIELD.

Incorporated, 1869. No. of corporators, 56.

JAMES F. EMERSON, *President.* RICHABD BRITTON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$115,060 43	Public funds,	$18,000 00
Guaranty fund,	1,481 50	Loans on public funds,	1,000 00
Interest,	1,509 87	Bank stock,	14,200 00
		Railroad bonds,	8,000 00
		Real estate by foreclosure,	8,174 29
		Loans on real estate,	45,835 00
		Loans on personal security,	11,850 00
		Deposit in bank, on interest,	2,869 75
		Expense account,	136 20
		Premium account,	6,985 18
		Tax account,	27 93
		Profit and loss,	711 50
		Cash on hand,	261 95
	$118,051 80		$118,051 80

Loan on Public Funds: —

On $1,000 United States 4s, ... $1,000 00

Amount of real estate held by foreclosure, ... $8,174 29
Assessed value of the same, ... 9,245 00
Amount of income received from the same, ... 472 75
Amount of municipal tax on real estate, ... 123 14

Cash on Deposit in Bank: —

South Reading National Bank, Wakefield, ... $2,869 75

Whole amount of interest or profits received or earned, ... $6,079 91
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 1,961 33; 2 per cent., 2,000 63
Times for the dividends, fixed by the by-laws: February and August.
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 6½.
The total amount of loans, with each specified rate of interest: $8,000, 5 per cent.; $30,800, 6 per cent.; $16,235, 7 per cent.; $1,500, 7 3/10 per cent.; $1,650, 8 per cent.: $500, 9 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 46
Aggregate amount of the same, ... $41,685 00
Number of open accounts, ... 838
Number and amount of deposits (including dividends) received for previous year, ... 889 48,451 66
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 24 12,114 02
Number and amount of open accounts of $50 and less, ... 470 5,952 21
Number and amount of open accounts exceeding $50, and not more than $100, ... 93 6,770 02

Number and amount of open accounts exceeding $100, and not more than $200,	123	$17,119 13
Number and amount of open accounts exceeding $200, and not more than $500,	102	32,647 85
Number and amount of open accounts of $1,000 or more,	14	16,466 41
Number and amount of open accounts to the credit of women, both adult and minor,	430	65,863 49
Number and amount of open accounts to the credit of guardians,	4	188 85
Number and amount of open accounts to the credit of religious and charitable associations,	3	416 74
Number and amount of open accounts in trust,	6	690 99
Number and amount of withdrawals,	605	40,835 35
Number of accounts opened the previous year,	191	
Number of accounts closed the previous year,	112	
Amount of expenses of the corporation during previous year,		598 86
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: August 4.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds: —			
City of Bath, Me., 6s,	$5,000	$5,000 00	$5,225 00
of Rockland, Me., 6s,	2,000	2,000 00	2,085 00
of Lowell 6s,	2,000	2,220 00	2,330 00
of Fall River 5s,	8,000	8,880 00	9,200 00
of Bangor, Me., (water) 6s,	1,000	1,120 00	*1,250 00
	$18,000	$19,220 00	$20,090 00

Bank Stock.

So. Reading Nat'l Bank, Wakefield,	$3,000	$4,200 00	†$3,900 00
Faneuil Hall Nat'l Bank, Boston,	5,000	6,500 00	†6,456 25
Boston Nat'l Bank, Boston,	6,200	7,228 50	†8,055 50
	$14,200	$17,928 50	$18,411 75

Railroad Bonds.

Fitchburg Railroad 5s,	$2,000	$2,220 00	$2,240 00
Boston & Albany Railroad 7s,	5,000	5,610 00	6,193 75
Old Colony Railroad 6s,	1,000	1,117 00	1,165 00
	$8,000	$8,947 00	$9,598 75

* This bank has been notified that this investment is illegal.

† This bank has been notified that these investments exceed the legal limit.

WALES SAVINGS BANK — WALES.

Incorporated 1870. No. of corporators, 76.

ELIJAH SHAW, *President.* H. A. MCFARLAND, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$26,974 56	Bank stock,	$8,372 50
Earnings undivided,	761 44	Loans on real estate,	15,600 41
Guaranty fund,	373 00	Loans on personal security,	3,084 96
		Expense account,	1 00
		Office furniture,	240 00
		Interest,	27 70
		Cash on hand and in bank,	782 43
	$28,109 00		$28,109 00

Cash on Deposit in Bank: —

Palmer National Bank, Palmer,	$407 17
Whole amount of interest or profits received or earned,	$1,119 17
Rate and amount of each semi-annual dividend for previous year, 2¼ per cent.,	520 41
2¼ per cent.,	572 70
Times for the dividends, fixed by the by-laws: January and July.	
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4½.	
The total amount of loans, with each specified rate of interest: $18,685 37, 6 per cent.	
Number of outstanding loans which are of an amount not exceeding $3,000 each, 50	
Aggregate amount of the same,	18,685 37
Number of open accounts, 158	
Number and amount of deposits (including dividends), received for previous year, 399	9,666 10
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, 9	4,193 07
Number and amount of open accounts of $50 and less, 67	3,523 38
Number and amount of open accounts exceeding $50, and not more than $100, 19	1,535 70
Number and amount of open accounts exceeding $100, and not more than $200, 25	3,395 50
Number and amount of open accounts exceeding $200, and not more than $500, 25	7,406 00
Number and amount of open accounts of $1,000 or more, 6	6,157 98
Number and amount of open accounts to the credit of women, both adult and minor, 66	10,784 96
Number and amount of withdrawals, 57	5,803 16
Number of accounts opened the previous year, 36	
Number of accounts closed the previous year, 26	
Amount of expenses of the corporation during previous year,	81 00
Amount of treasurer's bond,	10,000 00
Date of examination by commissioner: July 23.	

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Market Nat'l Bank, Boston, . .	$500	$523 75	$523 75
Nat'l Webster Bank, Boston, . .	500	558 75	558 75
Southbridge Nat'l B'k, Southbridge,	700	924 00	875 00
Monson Nat'l Bank, Monson, . .	500	660 00	625 00
Continental Nat'l Bank, Boston, .	1,000	1,130 00	*1,090 00
Hamilton Nat'l Bank, Boston, . .	1,000	1,250 00	*1,000 00
Nat'l Revere Bank, Boston, . .	1,500	1,600 00	*1,500 00
First Nat'l Bank, Leominster, . .	2,000	2,200 00	*2,200 00
	$7,700	$8,846 50	$8,372 50

* This bank has been notified that these investments exceed the legal limit.

WALTHAM SAVINGS BANK — WALTHAM.

Incorporated March 13, 1853. Number of corporators, 30.

ENOS T. LUCE, *President.* F. M. STONE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,479,097 66	Public funds,	$56,000 00
Earnings undivided,	30,072 25	Bank stock,	137,825 00
Guaranty fund,	39,000 00	Loans on bank stock,	1,200 00
		Railroad bonds,	100,500 00
		Real estate by foreclosure,	8,000 00
		Loans on real estate,	630,495 00
		Loans on personal security,	438,914 43
		Loans to counties, cities or towns,	95,000 00
		Deposit in banks, on interest,	78,000 00
		Expense account,	12 00
		Cash on hand,	2,223 48
	$1,548,169 91		$1,548,169 91

Loans on Bank Stock: —

On 37 shares Waltham National Bank, ... $1,200 00

Amount of real estate held by foreclosure, ... $8,000 00
Assessed value of the same, ... 8,300 00
Amount of income received from the same, ... 350 00
Amount of municipal tax on real estate, ... 126 28

Cash on Deposit in Banks, amount in each: —

Waltham National Bank, Waltham, ... $11,000 00
Boston Safe Deposit and Trust Co., Boston, ... 67,000 00

Whole amount of interest or profits received or earned, ... $77,369 04
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 26,615 64; 2 per cent., 27,479 36
Times for the dividends fixed by the by-laws: second Wednesday in April and October.
The total amount of loans, with each specified rate of interest: $30,000, 4 per cent.; $120,000, 4½ per cent.; $128,184.43, 4¾ per cent.; $224,400, 5 per cent.; $63,500, 5½ per cent.; $599,525, 6 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 218
Aggregate amount of the same, ... 261,755 00
Number of open accounts, ... 5,333
Number and amount of deposits (including dividends), received for previous year, ... 6,196 477,942 17
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 207 137,780 30
Number and amount of open accounts of $50 and less, . . . 1,775 30,958 19
Number and amount of open accounts exceeding $50, and not more than $100, ... 622 43,568 63
Number and amount of open accounts exceeding $100, and not more than $200, ... 764 105,864 90

Number and amount of open accounts exceeding $200, and not more than $500,	987	$307,262 42
Number and amount of open accounts of $1,000 or more,	439	517,101 88
Number and amount of open accounts to the credit of women, both adult and minor,	2,886	784,947 23
Number and amount of open accounts to the credit of guardians,	16	7,647 78
Number and amount of open accounts to the credit of religious and charitable associations,	31	20,383 32
Number and amount of open accounts in trust,	244	96,194 40
Number and amount of withdrawals,	3,820	341,152 73
Number of accounts opened the previous year,	1,181	
Number of accounts closed the previous year,	783	
Amount of expenses of the corporation during previous year,		3,000 00
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: December 10.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Boston 5s,	$10,000	$10,375 00	$10,000 00
Town of Waltham 4½s,	46,000	47,380 00	46,000 00
	$56,000	$57,755 00	$56,000 00

Bank Stock.

Revere Nat'l Bank, Boston,	$3,800	$4,416 00	$3,800 00
Mount Vernon Nat'l Bank, Boston,	5,000	6,200 00	5,000 00
Third Nat'l Bank, Boston,	5,000	4,875 00	5,000 00
Boston Nat'l Bank, Boston,	10,000	12,100 00	10,000 00
Hide and Leather Nat'l B'k, Boston,	3,000	3,315 00	3,000 00
Market Nat'l Bank, Boston,	4,000	3,800 00	4,000 00
Commerce Nat'l Bank, Boston,	2,900	3,335 00	2,900 00
Traders' Nat'l Bank, Boston,	6,000	4,965 00	6,000 00
Suffolk Nat'l Bank, Boston,	5,300	6,360 00	5,300 00
North Nat'l Bank, Boston,	7,700	9,856 00	7,700 00
Everett Nat'l Bank, Boston,	4,600	5,198 00	4,600 00
Shawmut Nat'l Bank, Boston,	5,000	5,787 00	5,000 00
Central Nat'l Bank, Boston,	5,000	3,362 00	5,000 00
Continental Nat'l Bank, Boston,	5,000	5,500 00	4,850 00
Metropolitan Nat'l Bank, Boston,	3,000	3,465 00	3,000 00
Commonwealth Nat'l Bank, Boston,	4,500	4,972 00	4,500 00
Eliot Nat'l Bank, Boston,	3,100	3,875 00	3,100 00
Redemption Nat'l Bank, Boston,	4,000	5,200 00	4,000 00
Tremont Nat'l Bank Boston,	3,100	3,500 00	3,100 00
City Nat'l Bank, Boston,	2,500	2,875 00	2,500 00
Boylston Nat'l Bank, Boston,	3,700	4,384 00	3,700 00
State Nat'l Bank, Boston,	3,400	4,300 00	3,400 00
Freeman's Nat'l Bank, Boston,	5,000	6,012 00	5,000 00
Union Nat'l Bank, Boston,	3,000	4,327 00	3,000 00
Waltham Nat'l Bank, Waltham,	30,375	42,525 00	30,375 00
	$137,975	$164,504 00	$137,825 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell Railroad 7s, . .	$30,500	$35,450 00	$30,500 00
Old Colony Railroad 7s, . . .	10,000	12,200 00	10,000 00
Boston & Maine Railroad 7s, . .	5,000	5,625 00	5,000 00
Salem & Lowell Railroad 6s, . .	25,000	27,500 00	*25,000 00
Vermont & Massachusetts R. R. 5s,	30,000	33,300 00	30,000 00
	$100,500	$114,075 00	$100,500 00

* This bank has been notified that these bonds are an illegal investment.

WARE SAVINGS BANK — WARE.

Incorporated, 1850. Number of corporators, 43.

WILLIAM HYDE, *President.* OTIS LANE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$2,077,098 45	Public funds,	$534,000 00
Earnings undivided,	34,477 40	Bank stock,	377,947 00
Guaranty fund,	25,946 61	Railroad bonds,	238,000 00
Premium account,	40,669 50	Real estate,	6,400 00
Suspense account,	1,072 00	Loans on real estate,	566,687 51
		Loans on personal security,	387,016 41
		Loans to counties, cities or towns,	39,000 00
		Loans on bank books,	6,100 00
		Deposit in banks, on interest,	16,667 74
		Expense account,	1,508 86
		Accrued interest,	175 26
		Cash on hand and in bank,	5,761 18
	$2,179,263 96		$2,179,263 96

Invested in real estate (for banking purposes),	$6,400 00
Estimated value of the same,	6,400 00
Amount of municipal tax on real estate,	58 28
Cash on Deposit in Banks, amount in each: —	
International Trust Company, Boston,	$16,667 74
Ware National Bank, Ware,	5,400 00
Whole amount of interest or profits received or earned,	$109,314 62
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	38,388 69
2½ per cent.,	48,768 68
Times for the dividends, fixed by the by-laws: January and July.	
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4¾.	
The total amount of loans, with each specified rate of interest: $37,500, 4¼ per cent.; $388,500, 5 per cent.; $60,000, 5¼ per cent.; $480,787.51, 5½ per cent.; $32,016.41, 6 per cent.	
Number of outstanding loans which are of an amount not exceeding $3,000 each, 234	
Aggregate amount of the same,	237,833 92
Amount of investments from which no income is received,	15,400 00
Number of open accounts, 4,640	
Number and amount of deposits (including dividends), received for previous year, 2,748	472,810 02
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, 203	121,978 46
Number and amount of open accounts of $50 and less, 880	18,728 00
Number and amount of open accounts exceeding $50, and not more than $100, 372	27,184 00
Number and amount of open accounts exceeding $100, and not more than $200, 568	78,335 00

Number and amount of open accounts exceeding $200, and not more than $500,	911	$299,434 00
Number and amount of open accounts of $1,000 or more,	789	975,354 00
Number and amount of open accounts to the credit of women, both adult and minor,	2,506	1,112,202 00
Number and amount of open accounts to the credit of guardians,	46	18,218 00
Number and amount of open accounts to the credit of religious and charitable associations,	16	11,190 00
Number and amount of open accounts in trust,	33	19,421 00
Number and amount of withdrawals,	2,159	383,095 10
Number of accounts opened the previous year,	656	
Number of accounts closed the previous year,	529	
Amount of expenses of the corporation during the previous year,		4,560 07
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: July 25.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s,	$100,000	$129,000 00	$100,000 00
" " 4½s,	201,000	227,130 00	201,000 00
City and town bonds: —			
City of Boston 6s,	30,000	36,000 00	30,000 00
of Boston 4s,	40,000	44,000 00	40,000 00
of Fall River 6s,	20,000	25,000 00	20,000 00
of Somerville 5s,	20,000	22,000 00	20,000 00
of Holyoke 7s,	40,000	49,000 00	40,000 00
of Bangor, Me., 6s,	25,000	31,125 00	*25,000 00
Town of Pawtucket, R. I., 6s,	23,000	28,000 00	23,000 00
of Pawtucket, R. I., 5s,	5,000	5,600 00	5,000 00
of Brockton 5s,	30,000	34,500 00	30,000 00
	$534,000	$631,355 00	$534,000 00

Bank Stock.

Atlantic Nat'l Bank, Boston,	$1,000	$1,520 00	$1,550 00
Atlas Nat'l Bank, Boston,	10,000	12,500 00	12,000 00
Boston Nat'l Bank, Boston,	20,500	23,780 00	25,420 00
Blackstone Nat'l Bank, Boston,	1,200	1,215 00	1,200 00
Commerce Nat'l Bank, Boston,	7,500	8,587 00	9,000 00
City Nat'l Bank, Worcester,	5,000	5,500 00	5,000 00
Continental Nat'l Bank, Boston,	13,600	14,960 00	15,504 00
Eliot Nat'l Bank, Boston,	6,000	7,500 00	7,200 00
Easthampton N'l B'k, Easthampton,	15,000	19,500 00	18,000 00
Exchange Nat'l Bank, Boston,	4,000	4,600 00	5,200 00
First Nat'l Bank, Boston,	10,000	19,325 00	20,000 00
Globe Nat'l Bank, Boston,	5,000	5,250 00	5,000 00
Leicester Nat'l Bank, Leicester,	2,100	2,310 00	2,310 00

* This bank was notified that this investment was illegal, and these bonds have since been disposed of.

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Monson Nat'l Bank, Monson, . .	$4,700	$6,110 00	$6,110 00
Merchants' Nat'l Bank, Boston, .	10,500	14,385 00	14,700 00
Mechanics' Nat'l Bank, Boston, .	900	1,161 00	1,170 00
North America Nat'l Bank, Boston,	13,600	14,960 00	13,600 00
North Nat'l Bank, Boston, . .	10,000	12,500 00	13,000 00
People's Nat'l Bank, Boston, . .	600	972 00	960 00
Republic Nat'l Bank, Boston, . .	15,000	19,500 00	17,700 00
Revere Nat'l Bank, Boston, . .	15,000	17,550 00	17,250 00
Redemption Nat'l Bank, Boston, .	10,000	12,900 00	13,000 00
Second Nat'l Bank, Boston, . .	15,000	22,650 00	22,987 00
Stockbridge N'l Bank, Stockbridge,	1,500	2,250 00	2,250 00
State Nat'l Bank, Boston, . .	16,200	20,574 00	20,000 00
Suffolk Nat'l Bank, Boston, . .	3,000	3,600 00	3,510 00
Tremont Nat'l Bank, Boston, . .	7,100	7,810 00	8,520 00
Traders' Nat'l Bank, Boston, . .	15,400	12,628 00	15,400 00
Union Nat'l Bank, Boston, . .	2,600	3,770 00	3,893 00
Ware Nat'l Bank, Ware, . . .	37,900	46,996 00	46,996 00
Webster Nat'l Bank, Boston, . .	20,000	22,000 00	20,000 00
Washington Nat'l Bank, Boston, .	3,000	3,960 00	4,117 00
Miller's River Nat'l Bank, Athol, .	3,000	5,400 00	5,400 00
	$305,900	$378,223 00	$377,947 00

RAILROAD BONDS.

Boston & Maine Railroad 7s, . .	$75,000	$93,000 00	$75,000 00
Boston & Albany Railroad 6s, .	50,000	60,000 00	50,000 00
Eastern Railroad, ...	53,000	58,300 00	53,000 00
Boston & Albany Railroad 7s, .	60,000	74,700 00	60,000 00
	$238,000	$286,000 00	$238,000 00

WAREHAM SAVINGS BANK — WAREHAM.

Incorporated 1847. Number of corporators, 29.

GERARD C. TOBEY, *President.* THOMAS R. MILES, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$550,548 72	Bank stock,	$176,096 85
Earnings undivided,	13,511 39	Real estate by foreclosure,	189,496 21
Guaranty fund,	8,400 00	Loans on real estate,	75,497 81
		Loans on personal security,	105,263 36
		Expense account,	1,532 41
		Cash in bank,	24,573 47
	$572,460 11		$572,460 11

Amount of real estate held by foreclosure,		$189,496 21
Assessed value of the same,		152,475 00
Amount of income received from the same,		12,940 05
Amount of municipal tax on real estate,		2,071 74
Cash on Deposit in Bank: —		
Wareham National Bank, Wareham,		$24,573 47
Whole amount of interest or profits received or earned,		$32,240 42
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	10,281 62
	2 per cent.,	10,603 09
Times for the dividends, fixed by the by-laws: January and July.		
The total amount of loans, with each specified rate of interest: $7,275.25, 4½ per cent.; $71,596.19, 5 per cent.; $5,000, 5½ per cent.; $40,838.70, 6 per cent.; $37,471.03, 7 per cent.; $280, 7 3/10 per cent.; $18,300, 8 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	51	
Aggregate amount of the same,		53,637 08
Amount of investments from which no income is received,		15,350 00
Number of open accounts,	1,596	
Number and amount of deposits (including dividends), received for previous year,	770	95,643 98
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	69	51,389 42
Number and amount of open accounts of $50 and less,	474	8,689 62
Number and amount of open accounts exceeding $50, and not more than $100,	166	11,383 94
Number and amount of open accounts exceeding $100, and not more than $200,	209	29,361 79
Number and amount of open accounts exceeding $200, and not more than $500,	284	92,987 48
Number and amount of open accounts of $1,000 or more,	158	199,538 61
Number and amount of open accounts to the credit of women, both adult and minor,	637	187,517 66
Number and amount of open accounts to the credit of guardians,	12	5,749 63

Number and amount of open accounts to the credit of religious and charitable associations,	5	$2,605 97
Number and amount of open accounts in trust,	107	70,808 63
Number and amount of withdrawals,	621	73,725 13
Number of accounts opened the previous year,	228	
Number of accounts closed the previous year,	150	
Amount of expenses of the corporation during previous year,		1,532 41
Amount of treasurer's bond,		5,000 00

Date of examination by commissioner: June 23.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Eagle Nat'l Bank, Boston,	$10,000	$11,800 00	$11,068 14
Webster Nat'l Bank, Boston,	10,000	11,000 00	11,015 59
Commerce Nat'l Bank, Boston,	5,000	5,800 00	7,053 50
North America Nat'l B'k, Boston,	7,500	8,250 00	6,993 68
Exchange Nat'l Bank, Boston,	700	840 00	731 50
Revere Nat'l Bank, Boston,	4,500	5,265 00	5,196 78
City Nat'l Bank, Boston,	5,000	6,000 00	5,225 00
Republic Nat'l Bank, Boston,	3,000	3,900 00	3,135 00
First Nat'l Bank, Boston,	2,000	3,840 00	2,090 00
Second Nat'l Bank, Boston,	7,400	11,248 00	7,572 32
Shoe and Leather Nat'l B'k, Boston,	6,600	6,270 00	6,897 00
Blackstone Nat'l Bank, Boston,	10,000	10,200 00	13,574 81
Atlas Nat'l Bank, Boston,	10,000	12,500 00	11,838 01
Atlantic Nat'l Bank, Boston,	4,100	6,150 00	4,679 26
Shawmut Nat'l Bank, Boston,	10,000	11,700 00	10,450 00
Merchants' Nat'l Bank, Boston,	10,000	13,700 00	10,949 84
Suffolk Nat'l Bank, Boston,	10,000	12,000 00	12,147 46
Boylston Nat'l Bank, Boston,	13,100	15,720 00	11,737 70
Falmouth Nat'l Bank, Falmouth,	5,000	6,250 00	5,428 28
Merchants' Nat'l B'k, New Bedford,	2,500	4,250 00	2,612 50
Wareham Nat'l Bank, Wareham,	24,000	31,200 00	*25,177 98
Andover Nat'l Bank, Andover,	500	625 00	522 50
	$160,900	$198,508 00	$176,096 85

* This bank has been notified that this investment exceeds the legal limit.

WARREN FIVE CENTS SAVINGS BANK—PEABODY.

Incorporated, April 28, 1854. No. of corporators, 52.

RUFUS H. BROWN, *President.* ALBERT H. MERRILL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,468,638 59	Public funds,	$40,000 00
Earnings undivided,	75,011 92	Bank stock,	194,639 62
Guaranty fund,	25,000 00	Railroad bonds,	64,750 00
		Real estate by foreclosure,	58,811 26
		Loans on real estate,	488,014 50
		Loans on personal security,	403,723 57
		Loans to counties, cities or towns,	290,540 00
		Loans on bank books,	1,104 06
		Expense account,	73 41
		Cash in bank,	26,994 09
	$1,568,650 51		$1,568,650 51

Amount of real estate held by foreclosure,	$58,811 26
Assessed value of the same,	52,875 00
Amount of income received from the same,	4,205 58
Amount of municipal tax on real estate,	985 95
Cash on Deposit in Bank: —	
Warren National Bank, Peabody,	$26,994 09
Whole amount of interest or profits received or earned,	$86,845 48
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	26,979 89
2 per cent.,	27,663 18

Times for the dividends, fixed by the by-laws: third Wednesday in May and November.

The total amount of loans, with each specified rate of interest: $6,823.57, 4 per cent.; $75,000, 4½ per cent.; $15,000, 4¾ per cent.; $372,800, 5 per cent.; $48,637.50, 5½ per cent.; $249,582, 6 per cent.; $88,690, 6½ per cent.; $23,265, 7 per cent.; $6,240, 7½ per cent.; $2,400, 7 3/10 per cent.; $3,400, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	164	
Aggregate amount of the same,		230,492 00
Amount of investments from which no income is received,		3,642 70
Number of open accounts,	3,913	
Number and amount of deposits (including dividends), received for previous year,	2,420	260,425 50
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	171	109,702 52
Number and amount of open accounts of $50 and less,	1,163	20,868 55
Number and amount of open accounts exceeding $50, and not more than $100,	336	21,716 87
Number and amount of open accounts exceeding $100, and not more than $200,	484	66,021 82

Number and amount of open accounts exceeding $200, and not more than $500,	706	$230,841 34
Number and amount of open accounts of $1,000 or more,	389	704,879 07
Number and amount of open accounts to the credit of women, both adult and minor,	1,803	675,436 26
Number and amount of open accounts to the credit of guardians,	17	11,259 69
Number and amount of open accounts to the credit of religious and charitable associations,	30	20,050 03
Number and amount of open accounts in trust,	175	90,791 83
Number and amount of withdrawals,	1,957	192,328 06
Number of accounts opened the previous year,	521	
Number of accounts closed the previous year,	407	
Amount of expenses of the corporation during previous year,		3,270 38
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: August 13.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, currency,	$40,000	$54,700 00	$40,000 00

Bank Stock.

Warren Nat'l Bank, Peabody,	$2,900	$4,060 00	$2,900 00
Howard Nat'l Bank, Boston,	4,700	5,734 00	4,689 00
Nat'l Exchange Bank, Boston,	8,000	9,620 00	8,000 00
Nat'l Webster Bank, Boston,	14,100	15,369 00	14,100 00
Atlantic Nat'l Bank, Boston,	4,500	6,150 00	4,500 00
Suffolk Nat'l Bank, Boston,	2,500	2,978 12	2,500 00
Shoe and Leather Nat'l B'k, Boston,	7,800	7,273 50	7,800 00
Nat'l Hide and Leather B'k, Boston,	10,000	11,200 00	9,950 00
Nat'l Exchange Bank, Salem,	900	1,062 00	900 00
Asiatic Nat'l Bank, Salem,	2,250	3,000 00	2,250 00
Nat'l Grand Bank, Marblehead,	4,800	5,592 00	4,595 00
Atlas Nat'l Bank, Boston,	16,500	20,625 00	16,500 00
Nat'l Revere Bank, Boston,	9,800	11,588 50	9,800 00
Eliot Nat'l Bank, Boston,	9,500	11,827 50	9,500 00
Blackstone Nat'l Bank, Boston,	10,000	10,112 50	10,000 00
Washington Nat'l Bank, Boston,	500	657 50	500 00
Tremont Nat'l Bank, Boston,	10,100	11,059 50	10,100 00
Faneuil Hall Nat'l Bank, Boston,	2,300	2,990 00	2,300 00
Hamilton Nat'l Bank, Boston,	6,000	7,185 00	6,000 00
Shawmut Nat'l Bank, Boston,	6,400	7,440 00	6,400 00
South Danvers Nat'l Bank, Peabody,	1,000	1,520 00	1,000 00
Manufacturers' Nat'l Bank, Boston,	10,000	9,925 00	9,909 37
Merchandise Nat'l Bank, Boston,	4,500	4,455 00	4,500 00
Nat'l Bank of North America, Boston,	7,200	7,929 00	7,200 00
Nat'l City Bank, Boston,	6,000	6,975 00	6,000 00
Market Nat'l Bank, Boston,	8,100	7,857 00	8,100 00
Mount Vernon Nat'l Bank, Boston,	2,200	2,684 00	2,200 00
New England Nat'l Bank, Boston,	2,500	3,384 37	2,500 00
Continental Nat'l Bank, Boston.	2,500	2,753 12	2,500 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Traders' Nat'l Bank, Boston, . .	$2,500	$2,125 00	$2,500 00
Commonwealth Nat'l Bank, Boston,	2,500	2,793 75	2,496 25
Globe Nat'l Bank, Boston, . .	2,500	2,587 50	2,500 00
Nat'l Bank of the Republic, Boston, .	5,000	6,500 00	5,000 00
Boston Nat'l Bank, Boston, . .	2,500	2,918 75	2,500 00
Columbian Nat'l Bank, Boston, .	700	910 00	700 00
Massachusetts Nat'l Bank, Boston, .	1,750	1,977 68	1,750 00
	$195,000	$222,819 29	$194,639 62

RAILROAD BONDS.

Boston & Maine Railroad 7s, . .	$21,000	$25,515 00	$25,000 00
Eastern Railroad 6s, . . .	5,000	5,575 00	4,750 00
Old Colony Railroad 6s, . . .	10,000	11,775 00	10,000 00
Boston & Lowell Railroad 4½s, .	25,000	25,000 00	*25,000 00
	$61,000	$67,865 00	$64,750 00

* This bank has been notified that this investment is illegal.

WARREN INSTITUTION FOR SAVINGS — BOSTON.

Incorporated 1829. Number of corporators, 135.

TIMOTHY T. SAWYER, *President.* GEORGE F. TUFTS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$5,037,832 52	Public funds, ...	$641,000 00
Earnings undivided, .	208,887 36	Loans on public funds, . .	12,400 00
Guaranty fund, . .	102,000 00	Bank stock, ...	193,500 00
		Loans on bank stock, . .	8,600 00
		Railroad bonds, . . .	200,000 00
		Railroad notes, ...	260,000 00
		Real estate, ...	50,000 00
		Real estate by foreclosure, .	85,050 00
		Loans on real estate, . .	1,782,906 70
		Loans on personal security, .	1,763,500 00
		Loans to counties, cities or towns, ...	185,500 00
		Deposit in bank, on interest, .	151,201 34
		Expense account, . . .	7,682 65
		Cash on hand, ...	7,379 19
	$5,348,719 88		$5,348,719 88

Loans on Public Funds, amount on each: —

On $1,000 United States 4½s, registered, ...	$400 00
On $5,000 City of Haverhill bonds, ...	4,000 00
On $8,000 City of Newton bonds, ...	8,000 00

Loans on Bank Stock, amount on each: —

On 24 shares Blackstone National Bank, Boston, ...	$900 00
On 10 shares Monument National Bank, Boston, ...	300 00
On 60 shares First National Bank, Easton, ...	6,000 00
On 14 shares Bunker Hill National Bank, Boston, ...	1,400 00

Invested in real estate (for banking purposes), ...	$50,000 00
Estimated value of the same, ...	52,800 00
Amount of real estate held by foreclosure, ...	85,050 00
Assessed value of the same, ...	104,430 00
Amount of income received from the same, ...	7,328 00
Amount of municipal tax on real estate, ...	2,392 48

Cash on Deposit in Bank: —

Bunker Hill National Bank, Boston, ...	$151,201 34

Whole amount of interest or profits received or earned, ...		$267,771 78
Rate and amount of each semi-annual dividend for previous year, ...	2 per cent.,	93,631 03
	2 per cent.,	97,148 54

Times for the dividends, fixed by the by-laws: third Wednesday in April and October.

The total amount of loans with each specified rate of interest: $522,900, 4 per cent; $20,000, 4⅛ per cent.; $17,500, 4¼ per cent.; $954,000, 4½ per cent.; $175,000, 4⅝ per cent.; $323,000, 4¾ per cent.; $510,700, 5 per cent.; $8,000, 5¼ per cent.; $354,000, 5½ per cent.; $879,090, 6 per cent.; $130,400, 6½ per cent.; $68,800, 7 per cent.; $22,500, 7$\frac{3}{10}$ per cent.; $27,016.70, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	449	
Aggregate amount of the same,		$732,386 70
Amount of investments from which no income is received,		5,150 00
Number of open accounts,	13,465	
Number and amount of deposits (including dividends), received for previous year,	35,230	1,045,958 57
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	713	398,742 00
Number and amount of open accounts of $50 and less,	4,982	88,162 06
Number and amount of open accounts exceeding $50, and not more than $100,	942	75,567 48
Number and amount of open accounts exceeding $100, and not more than $200,	1,885	289,675 34
Number and amount of open accounts exceeding $200, and not more than $500,	2,020	780,864 03
Number and amount of open accounts of $1,000 or more,	1,481	2,166,267 96
Number and amount of open accounts to the credit of women, both adult and minor,	6,362	2,065,511 12
Number and amount of open accounts to the credit of guardians,	134	25,189 16
Number and amount of open accounts to the credit of religious and charitable associations,	116	102,173 55
Number and amount of open accounts in trust,	875	629,729 06
Number and amount of withdrawals,	7,120	736,478 40
Number of accounts opened the previous year,	1,648	
Number of accounts closed the previous year,	948	
Amount of expenses of the corporation during previous year,		9,504 15
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: October 24.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, coupon,	$200,000	$229,500 00	$200,000 00
" " 4½s, registered,	100,000	114,750 00	100,000 00
" " 4s, "	250,000	305,000 00	250,000 00
City and town bonds: —			
City of Charlestown,	40,000	46,000 00	40,000 00
of Somerville,	46,000	47,180 00	46,000 00
Town of Everett,	5,000	5,750 00	5,000 00
	$641,000	$748,180 00	$641,000 00

Bank Stock.

Bunker Hill Nat'l Bank, Boston,	$20,000	$35,000 00	$20,000 00
City Nat'l Bank, Boston,	2,000	2,380 00	2,000 00
Eagle Nat'l Bank, Boston,	7,500	8,221 88	7,500 00
Shoe and Leather Nat'l B'k, Boston,	5,000	4,525 00	5,000 00
Hide and Leather Nat'l B'k, Boston,	15,000	16,350 00	15,000 00
Massachusetts Nat'l Bank, Boston,	5,500	6,180 62	5,500 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Traders' Nat'l Bank, Boston, . .	$10,000	$8,275 00	$10,000 00
Third Nat'l Bank, Boston, . .	10,000	9,650 00	10,000 00
New England Nat'l Bank, Boston, .	11,600	15,312 00	11,600 00
Union Nat'l Bank, Boston, . .	20,000	28,850 00	20,000 00
Everett Nat'l Bank, Boston, . .	6,000	6,787 50	6,000 00
Naumkeag Nat'l Bank, Salem, .	4,200	7,224 00	4,200 00
Merchandise Nat'l Bank, Boston, .	5,000	4,987 50	5,000 00
Webster Nat'l Bank, Boston, . .	10,000	10,912 50	10,000 00
Eliot Nat'l Bank, Boston, . .	15,800	19,750 00	15,800 00
State Nat'l Bank, Boston, . .	11,800	14,986 00	11,800 00
Tremont Nat'l Bank, Boston, . .	10,800	11,880 00	10,800 00
Atlas Nat'l Bank, Boston, . .	9,000	11,250 00	9,000 00
Howard Nat'l Bank, Boston, . .	10,000	12,200 00	10,000 00
Second Nat'l Bank, Boston, . .	4,300	6,498 37	4,300 00
	$193,500	$241,220 37	$193,500 00

RAILROAD BONDS.

Worcester & Nashua Railroad 5s, .	$50,000	$50,000 00	$50,000 00
Old Colony Railroad 7s, . . .	50,000	61,125 00	50,000 00
Old Colony Railroad 6s, . . .	50,000	58,875 00	50,000 00
Boston & Albany Railroad 6s, .	50,000	60,000 00	50,000 00
	$200,000	$230,000 00	$200,000 00

WARREN SAVINGS BANK — WARREN.

Incorporated 1882. Number of corporators, 27.

JOHN W. CHADSEY, *President.* SAMUEL E. BLAIR, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$38,202 01	Railroad bonds,	$3,717 36
Earnings undivided,	21 80	Loans on real estate,	13,215 00
Guaranty fund,	118 91	Loans on personal security,	5,904 10
		Loans to counties, cities, or towns,	9,700 00
		Deposit in bank, on interest,	5,304 19
		Expense account,	203 77
		Cash on hand,	298 30
	$38,342 72		$38,342 72

Cash on Deposit in Bank: —

First National Bank, Worcester,	$5,304 19
Whole amount of interest or profits received or earned,	$1,240 91
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	148 75
2 per cent.,	419 88
Times for the dividends, fixed by the by-laws: April and October.	
The total amount of loans, with each specified rate of interest: $9,700, 4 per cent.; $3,500, 5 per cent.; $8,200, 5½ per cent.; $7,419.10, 6 per cent.	
Number of outstanding loans which are of an amount not exceeding $3,000 each, 25	
Aggregate amount of the same,	21,319 10
Number of open accounts, 289	
Number and amount of deposits (including dividends), received for previous year, 538	38,225 31
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, 32	16,432 19
Number and amount of open accounts of $50 and less, 141	2,582 46
Number and amount of open accounts exceeding $50, and not more than $100, 35	2,396 74
Number and amount of open accounts exceeding $100, and not more than $200, 53	6,764 54
Number and amount of open accounts exceeding $200, and not more than $500, 42	12,050 42
Number and amount of open accounts of $1,000 or more, 8	8,146 80
Number and amount of open accounts to the credit of women, both adult and minor, 135	15,179 45
Number and amount of open accounts to the credit of guardians, 1	300 00
Number and amount of open accounts in trust, 4	1,346 31
Number and amount of withdrawals, 144	11,015 62
Number of accounts opened the previous year, 248	
Number of accounts closed the previous year, 42	
Amount of expenses of the corporation during previous year,	119 39
Amount of treasurer's bond,	5,000 00
Date of examination by commissioner: October 8.	

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany Railroad, . .	$3,000	$3,600 00	$3,717 36

WATERTOWN SAVINGS BANK — WATERTOWN.

Incorporated 1870. Number of corporators, 34.

ALFRED HOSMER, *President.* GEORGE E. PRIEST, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$305,419 95	Public funds,	$30,185 00
Earnings undivided,	2 052 96	Bank stock,	50,460 87
Guaranty fund,	3,800 00	Loans on bank stock,	1,250 00
		Railroad bonds,	61,146 25
		Loans on real estate,	144,875 00
		Deposit in bank, on interest,	23,354 79
		Expense account,	1 00
	$311,272 91		$311,272 91

Loan on Bank Stock: —

On 15 shares Union Market National Bank, Watertown, ... $1,250 00

Cash on Deposit in Bank: —

Union Market National Bank, Watertown, ... $23,354 79

Whole amount of interest or profits received or earned, ... $17,921 60

Rate and amount of each semi-annual dividend for previous year, ... 2¼ per cent., 5,878 46; 2¼ per cent., 6,361 88

Times for the dividends, fixed by the by-laws: April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $4\frac{64}{100}$.

The total amount of loans, with each specified rate of interest: $11,600, 3 per cent.; $45,325, 4½ per cent.; $60,150, 5 per cent.; $25,000, 5½ per cent.; $114,575, 6 per cent.; $400, 6½ per cent.; $53,300, 7 per cent.; $7,000, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	98	
Aggregate amount of the same,		118,007 00
Amount of investments from which no income is received,		8,000 00
Number of open accounts,	1,036	
Number and amount of deposits (including dividends), received for previous year,	1,234	93,506 03
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	73	41,449 66
Number and amount of open accounts of $50 and less,	348	5,695 09
Number and amount of open accounts exceeding $50, and not more than $100,	98	6,472 69
Number and amount of open accounts exceeding $100, and not more than $200,	153	21,553 10
Number and amount of open accounts exceeding $200, and not more than $500,	172	62,326 98
Number and amount of open accounts of $1,000 or more,	94	108,990 36
Number and amount of open accounts to the credit of women, both adult and minor,	463	159,795 07
Number and amount of open accounts to the credit of guardians,	2	598 99
Number and amount of open accounts to the credit of religious and charitable associations,	16	3,866 59

Number and amount of open accounts in trust,	96	$28,477 02
Number and amount of withdrawals,	590	72,815 57
Number of accounts opened the previous year,	215	
Number of accounts closed the previous year,	140	
Amount of expenses of the corporation during previous year,		875 53
Amount of treasurer's bond,		5,000 00

Date of examination by commissioner: April 26.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town and city bonds: —			
Town of Watertown,	$5,000	$5,100 00	$5,000 00
of Arlington,	4,000	4,600 00	4,280 00
of Brookline,	500	670 00	600 00
City of Lewiston, Me,	1,000	1,000 00	1,000 00
of Bangor, Me.,	2,000	2,200 00	2,100 00
of Newburyport,	1,000	1,080 00	1,000 00
of Charlestown,	3,000	3,390 00	3,300 00
of Fitchburg,	1,000	1,170 00	1,100 00
of Newton,	1,000	1,290 00	1,195 00
of Newton,	2,000	2,290 00	2,340 00
of Cambridge,	6,000	7,740 00	7,080 00
of Boston,	1,000	1,280 00	1,190 00
	$27,500	$31,810 00	$30,185 00

Bank Stock.

Commonwealth Nat'l Bank, Boston,	$2,000	$2,212 50	$2,000 00
Blackstone Nat'l Bank, Boston,	2,500	2,531 25	2,700 00
Union Market Nat'l B'k, Watertown,	2,500	2,500 00	2,500 00
Metropolitan Nat'l Bank, Boston,	1,200	1,386 00	1,240 00
Market Nat'l Bank, Boston,	3,200	3,136 00	3,200 00
Exchange Nat'l Bank, Boston,	1,000	1,190 00	1,275 00
Continental Nat'l Bank, Boston,	2,000	2,202 50	2,240 00
Webster Nat'l Bank, Boston,	1,900	2,075 75	2,014 00
North America Nat'l Bank, Boston,	2,000	2,190 00	2,155 00
Boston Nat'l Bank, Boston,	2,500	2,906 25	2,800 00
Central Nat'l Bank, Boston,	2,000	1,200 00	*4,000 00
Manufacturers' Nat'l Bank, Boston,	2,000	1,990 00	2,000 00
Traders' Nat'l Bank, Boston,	1,275	1,241 25	1,275 00
Massachusetts Nat'l Bank, Boston,	5,250	5,899 68	6,037 50
Third National Bank, Boston,	4,000	3,160 00	4,000 00
Continental Nat'l Bank, Boston,	3,000	3,303 75	3,360 00
Globe Nat'l Bank, Boston,	2,500	2,590 62	2,684 37
Eagle Nat'l Bank, Boston,	2,000	2,192 50	2,255 00
Shoe and Leather Nat'l Bank, Boston,	2,500	2,262 50	2,725 00
	$45,325	$46,170 55	$50,460 87

* This amount includes assessment.

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine Railroad 7s, . .	$2,000	$2,430 00	$2,200 00
Fitchburg Railroad, ...	9,000	9,877 00	9,990 00
Connecticut & Passumpsic R. R. 7s,	9,000	10,597 00	10,260 00
Newport & Richford Railroad 5s, .	10,000	10,300 00	10,300 00
Cheshire Railroad 6s, . . .	1,500	1,657 50	1,657 50
Boston & Albany Railroad 7s, . .	5,000	6,087 50	6,137 50
Fall River Railroad 5s, . . .	5,000	5,250 00	*5,250 00
Boston & Maine Railroad 7s, . .	3,000	3,645 00	3,720 00
Vermont & Massachusetts R. R. 5s,	5,000	5,543 75	5,543 75
Boston & Albany Railroad 7s, . .	5,000	6,087 50	6,087 50
	$54,500	$61,475 25	$61,146 25

* This bank has been notified that this investment is illegal.

WEBSTER FIVE CENTS SAVINGS BANK — WEBSTER.

Incorporated 1868. Number of corporators, 54.

F. D. Brown, *President.* F. A. Stockwell, *Treasurer.*

Statement.

Liabilities.		Assets.	
Deposits,	$455,016 29	Public funds,	$20,960 00
Earnings undivided,	6,811 02	Bank stock,	69,700 00
Guaranty fund,	5,863 53	Railroad bonds,	67,000 00
		Real estate by foreclosure,	15,950 00
		Loans on real estate,	218,405 00
		Loans on personal security,	24,875 00
		Loans to counties, cities or towns,	19,000 00
		Deposit in bank, on interest,	9,863 43
		Expense account,	696 03
		Premium account,	20,799 00
		Cash on hand,	442 38
	$467,690 84		$467,690 84

Amount of real estate held by foreclosure,		$15,950 00
Assessed value of the same,		12,750 00
Amount of income received from the same,		307 87
Amount of municipal tax on real estate,		164 97
Cash on Deposit in Bank: —		
First National Bank, Webster,		$9,863 43
Whole amount of interest or profits received,		$23,483 64
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	7,830 46
	2 per cent.,	8,291 59
Times for the dividends, fixed by the by-laws: January 1 and July 1.		
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.		
The total amount of loans, with each specified rate of interest: $7,000, 4 per cent.; $56,530, 5 per cent.; $19,100, 5½ per cent.; $179,650, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	207	
Aggregate amount of the same,		160,050 00
Number of open accounts,	2,215	
Number and amount of deposits (including dividends) received for previous year,	1,746	129,707 23
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	86	42,964 94
Number and amount of open accounts of $50 and less,	937	12,574 96
Number and amount of open accounts exceeding $50, and not more than $100,	267	18,014 68
Number and amount of open accounts exceeding $100, and not more than $200,	306	41,239 86
Number and amount of open accounts exceeding $200, and not more than $500,	386	123,742 17
Number and amount of open accounts of $1,000 or more,	95	107,237 37

Number and amount of open accounts to the credit of women, both adult and minor,	978	$192,294 21
Number and amount of open accounts to the credit of guardians,	10	5,132 36
Number and amount of open accounts to the credit of religious and charitable associations,	13	5,086 66
Number and amount of open accounts in trust,	40	13,781 08
Number and amount of withdrawals,	1,085	101,866 03
Number of accounts opened the previous year,	406	
Number of accounts closed the previous year,	236	
Amount of expenses of the corporation during previous year,		1,282 46
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: February 24.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	$4,000	$4,840 00	$3,960 00
District of Columbia bonds,	5,000	6,700 00	5,000 00
City and town bonds: —			
City of Rockland, Me.,	2,000	2,120 00	*2,000 00
of Indianapolis, Ind.,	5,000	5,925 00	5,000 00
Town of Pawtucket, R. I., (water),	5,000	5,325 00	5,000 00
	$21,000	$24,910 00	$20,960 00

BANK STOCK.

Quinsigamond N'l Bank, Worcester,	$6,100	$6,710 00	$6,100 00
Worcester Nat'l Bank, Worcester,	8,000	10,400 00	8,000 00
Mechanics' Nat'l Bank, Worcester,	700	875 00	700 00
First Nat'l Bank, Worcester,	1,200	1,980 00	1,200 00
City Nat'l Bank, Worcester,	2,300	2,460 00	2,300 00
Southbridge N'l Bank, Southbridge,	500	700 00	500 00
Oxford Nat'l Bank, Oxford,	2,000	2,500 00	2,000 00
Grafton Nat'l Bank, Grafton,	1,000	1,150 00	1,000 00
Webster Nat'l Bank, Webster,	6,500	7,460 00	6,500 00
Barre Nat'l Bank, Barre,	2,300	2,852 00	2,300 00
Revere Nat'l Bank, Boston,	3,600	3,996 00	3,600 00
Boylston Nat'l Bank, Boston,	1,900	2,240 00	1,900 00
Shoe and Leather N'l Bank, Boston,	7,400	7,200 00	7,400 00
State Nat'l Bank, Boston,	1,000	1,280 00	1,000 00
Merchants' Nat'l Bank, Boston,	1,000	1,410 00	1,000 00
Webster Nat'l Bank, Boston,	6,400	7,360 00	6,400 00
Blackstone Nat'l Bank, Boston,	4,800	5,184 00	4,800 00
Atlas Nat'l Bank, Boston,	3,400	4,114 00	3,400 00
Hide and Leather Nat'l B'k, Boston,	400	450 00	400 00
Old Boston Nat'l Bank, Boston,	2,500	3,000 00	2,500 00
Eliot Nat'l Bank, Boston,	1,000	1,200 00	1,000 00
Eagle Nat'l Bank, Boston,	500	550 00	500 00
City Nat'l Bank, Boston,	200	240 00	200 00
Uncas Nat'l Bank, Norwich, Conn.,	2,500	3,150 00	2,500 00
First Nat'l Bank, Norwich, Conn.,	2,500	2,800 00	2,500 00
	$69,700	$81,261 00	$69,700 00

* This bank has been notified that this investment is illegal.

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford Railroad 5s, . . .	$10,000	$11,100 00	$10,000 00
Boston, Revere B'ch & Lynn R R. 6s,	10,000	11,200 00	10,000 00
Fitchburg Railroad 5s, . . .	10,000	11,200 00	10,000 00
Old Colony Railroad 6s, . . .	10,000	11,700 00	10,000 00
Old Colony Railroad 7s, . . .	12,000	14,400 00	12,000 00
Mansfield & Framingham R. R 6s,	5,000	5,050 00	5,000 00
Lowell & Lawrence Railroad 6s, .	5,000	5,900 00	*5,000 00
Boston & Albany Railroad 7s, . .	5,000	6,200 00	5,000 00
	$67,000	$76,750 00	$67,000 00

* This bank has been notified that this investment is illegal.

WELLFLEET SAVINGS BANK — WELLFLEET.

Incorporated, 1863. Number of corporators, 61.

RICHARD R. FREEMAN, *President.* THOMAS KEMP, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$323,467 64	Bank stock,	$234,044 36
Earnings undivided,	8,657 56	Real estate,	2,000 00
Guaranty fund,	12,238 12	Loans on real estate,	85,280 24
Bills payable,	1,111 24	Loans on personal security,	14,371 65
		Loans to counties, cities or towns,	3,300 00
		Deposit in bank, on interest,	4,414 72
		Cash on hand,	2,063 59
	$345,474 56		$345,474 56

Invested in real estate (for banking purposes),		$2,000 00
Estimated value of the same,		3,000 00
Amount of municipal tax on real estate,		33 60
Cash on Deposit in Bank: —		
Blackstone National Bank, Boston,		$4,414 72
Whole amount of interest or profits received or earned,		$18,250 60
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	6,245 57
	2 per cent.,	6,107 10
Times for the dividends, fixed by the by-laws: January and July.		
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5½.		
The total amount of loans, with each specified rate of interest: $27,500, 5 per cent.; $69,451.89, 6 per cent.; $6,000, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	49	
Aggregate amount of the same,		45,651 89
Number of open accounts,	992	
Number and amount of deposits (including dividends) received for previous year,	344	54,778 19
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	38	19,904 02
Number and amount of open accounts of $50 and less,	255	6,046 07
Number and amount of open accounts exceeding $50, and not more than $100,	111	7,801 93
Number and amount of open accounts exceeding $100, and not more than $200,	134	18,571 74
Number and amount of open accounts exceeding $200, and not more than $500,	230	74,956 25
Number and amount of open accounts of $1,000 or more,	68	75,431 21
Number and amount of open accounts to the credit of women, both adult and minor,	385	111,688 04
Number and amount of open accounts to the credit of guardians,	6	1,700 97
Number and amount of open accounts to the credit of religious and charitable associations,	3	1,077 09

Number and amount of open accounts in trust,	77	$34,501 58
Number and amount of withdrawals,	420	55,425 00
Number of accounts opened the previous year,	98	
Number of accounts closed the previous year,	122	
Amount of expenses of the corporation during previous year,		1,279 53
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: August 30.

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
State Nat'l Bank, Boston,	$9,100	$11,511 50	*$9,810 75
Commerce Nat'l Bank, Boston,	3,000	3,450 00	4,618 10
Republic Nat'l Bank, Boston,	13,700	17,810 00	*14,579 38
Revere Nat'l Bank, Boston,	1,800	2,106 00	1,998 00
Hamilton Nat'l Bank, Boston,	8,600	10,320 00	*10,222 25
Hide and Leather Nat'l B'k, Boston,	10,000	11,100 00	*12,214 51
Central Nat'l Bank, Boston,	7,500	5,043 75	*15,108 75
Tremont Nat'l Bank, Boston,	10,000	11,300 00	*12,923 25
North Nat'l Bank, Boston,	3,500	4,480 00	4,210 62
Freeman's Nat'l Bank, Boston,	8,500	10,200 00	*10,126 50
Mount Vernon Nat'l Bank, Boston,	2,000	2,480 00	2,540 00
Suffolk Nat'l Bank, Boston,	3,000	3,600 00	3,612 50
Globe Nat'l Bank, Boston,	4,200	4,431 00	4,200 00
New England Nat'l Bank, Boston,	2,500	3,337 50	2,500 00
Third Nat'l Bank, Boston,	20,000	20,000 00	*20,000 00
Second Nat'l Bank, Boston,	2,200	3,366 00	2,200 00
Manufacturers' Nat'l Bank, Boston,	6,100	5,947 50	6,100 00
Webster Nat'l Bank, Boston,	3,500	3,780 00	3,500 00
Blackstone Nat'l Bank, Boston,	10,000	10,300 00	*10,000 00
Atlas Nat'l Bank, Boston,	13,500	17,820 00	*13,500 00
Continental Nat'l Bank, Boston,	14,500	15,950 00	*14,500 00
Shawmut Nat'l Bank, Boston,	9,000	10,395 00	9,000 00
Eliot Nat'l Bank, Boston,	15,600	19,500 00	*15,600 00
Eagle Nat'l Bank, Boston,	10,000	11,000 00	*10,000 00
Faneuil Hall Nat'l Bank, Boston,	4,000	5,200 00	4,000 00
Boylston Nat'l Bank, Boston,	3,600	4,248 00	3,600 00
Shoe and Leather Nat'l B'k, Boston,	800	720 00	800 00
Boston Nat'l Bank, Boston,	1,000	1,210 00	1,000 00
Traders' Nat'l Bank, Boston,	1,100	913 00	1,100 00
Howard Nat'l Bank, Boston,	1,500	1,831 00	1,500 00
Union Nat'l Bank, Boston,	2,300	3,312 00	2,773 25
Old Boston Nat'l Bank, Boston,	2,500	3,100 00	3,675 00
First Nat'l Bank, Provincetown,	2,400	3,840 00	2,531 50
	$211,000	$243,602 25	$234,044 36

* This bank was notified that these investments exceeded the legal limit, and the excess has been mostly disposed of.

WESTBOROUGH SAVINGS BANK — WESTBOROUGH.

Incorporated 1869. Number of corporators, 65.

CYRUS FAY, *President.* GEO. O. BRIGHAM, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$557,740 17	Public funds,	$19,500 00
Earnings undivided,	9,803 42	Bank stock,	58,800 00
Guaranty fund,	7,525 00	Railroad bonds,	3,000 00
Suspense account,	1,458 20	Loans on railroad bonds,	800 00
		Real estate by foreclosure,	15,529 49
		Loans on real estate,	360,659 52
		Loans on personal security,	74,773 16
		Loans to counties, cities or towns,	6,000 00
		Deposit in banks, on interest,	37,187 62
		Expense account,	277 00
	$576,526 79		$576,526 79

Loan on Railroad Bonds: —

On $1,000 Agricultural Branch Railroad, ... $800 00

Amount of real estate held by foreclosure, ... $15,529 49
Assessed value of the same, ... 15,925 00
Amount of income received from the same, ... 1,058 00
Amount of municipal tax on real estate, ... 222 68

Cash on Deposit in Banks, amount in each: —

First National Bank, Westborough, ... $27,402 17
National Bank of the Commonwealth, Boston, ... 9,785 45

Whole amount of interest or profits received or earned, ... $29,734 07
Rate and amount of each semi-annual dividend for previous year, ... 2½ per cent., 11,756 71; 2½ per cent., 12,372 12
Times for the dividends fixed by the by-laws: February and August.
The total amount of loans, with each specified rate of interest: $29,000, 5 per cent.; $4,000, 5½ per cent.; $403,232.68, 6 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 244
Aggregate amount of the same, ... 250,760 52
Amount of investments from which no income is received, ... 6,500 00
Number of open accounts, ... 1,801
Number and amount of deposits (including dividends), received for previous year, ... 1,576 172,070 07
Number and amount of deposits of and exceeding $300 at any one time for the previous year, ... 130 75,091 28
Number and amount of open accounts of $50 and less, ... 597 10,571 53
Number and amount of open accounts exceeding $50, and not more than $100, ... 193 13,900 79
Number and amount of open accounts exceeding $100, and not more than $200, ... 243 34,467 62

Number and amount of open accounts exceeding $200, and not more than $500,	327	$109,074 47
Number and amount of open accounts of $1,000 or more,	182	213,556 91
Number and amount of open accounts to the credit of women, both adult and minor,	956	260,743 13
Number and amount of open accounts to the credit of guardians,	10	4,500 79
Number and amount of open accounts to the credit of religious and charitable associations,	12	3,939 10
Number and amount of open accounts in trust,	54	26,760 11
Number and amount of withdrawals,	1,188	108,384 84
Number of accounts opened the previous year,	444	
Number of accounts closed the previous year,	290	
Amount of expenses of the corporation during previous year,		1,027 00
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: July 17.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Westboro' water bonds,	$17,000	$18,150 00	$17,000 00
City of Rockland, Me., 6s,	2,500	2,500 00	2,500 00
	$19,500	$20,650 00	$19,500 00

Bank Stock,

Traders' Nat'l Bank, Boston,	$5,500	$4,675 00	$5,500 00
Tremont Nat'l Bank, Boston,	3,600	3,925 00	3,600 00
Globe Nat'l Bank, Boston,	1,600	1,650 00	1,600 00
Commerce Nat'l Bank, Boston,	800	920 00	800 00
Redemption Nat'l Bank, Boston,	2,000	2,560 00	2,000 00
Everett Nat'l Bank, Boston,	3,000	3,330 00	3,000 00
Merchants' Nat'l Bank, Boston,	4,200	5,754 00	4,200 00
New England Nat'l Bank, Boston,	600	792 00	600 00
Hide & Leather Nat'l Bank, Boston,	1,900	2,071 00	1,900 00
Republic Nat'l Bank, Boston,	1,000	1,300 00	1,000 00
City Nat'l Bank, Worcester,	2,200	2,662 00	2,200 00
Quinsigamond Nat'l B'k, Worcester,	1,500	1,680 00	1,500 00
First Nat'l Bank, Westboro',	16,400	16,400 00	16,400 00
Millbury Nat'l Bank, Millbury,	2,000	2,600 00	2,000 00
Grafton Nat'l Bank, Grafton,	500	550 00	500 00
Marlboro' Nat'l Bank, Marlboro',	10,000	10,000 00	10,000 00
Northboro' Nat'l Bank, Northboro',	2,000	2,400 00	2,000 00
	$58,800	$63,269 00	$58,800 00

Railroad Bonds.

Boston, Clinton & Fitchburg R. R.,	$2,000	$2,000 00	$2,000 00
Fitchburg Railroad,	1,000	1,100 00	1,000 00
	$3,000	$3,100 00	$3,000 00

WESTFIELD SAVINGS BANK — WESTFIELD.

Incorporated 1853. Number of corporators, 53.

SAMUEL FOWLER, *President.* V. W. CROWSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$780,900 56	Public funds,	$165,000 00
Earnings undivided,	17,633 26	Bank stock,	71,500 00
Guaranty fund,	12,772 05	Loans on bank stock,	2,875 00
Rent account,	2,405 92	Real estate by foreclosure,	21,751 00
Other liabilities,	6,884 27	Loans on real estate,	434,974 19
		Loans on personal security,	59,608 83
		Loans to counties, cities or towns,	24,000 00
		Expense account,	312 04
		Deferred profit and loss account,	19,192 75
		Deferred premium account,	15,381 46
		Tax account,	93 38
		Cash on hand and in bank,	5,907 41
	$820,596 06		$820,596 06

Loan on Bank Stock: —

On 38 shares First National Bank, Westfield, ... $2,875 00

Amount of real estate held by foreclosure, ... $21,751 00
Assessed value of the same, ... 19,500 00
Amount of income received from the same, ... 1,523 47
Amount of municipal tax on real estate, ... 296 10

Cash on Deposit in Bank: —

First National Bank, Westfield, ... $4,459 05

Whole amount of interest or profits received or earned, ... $36,647 26
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 15,048 13; 2 per cent., 15,070 35
Times for the dividends, fixed by the by-laws: January 10 and July 10.
The total amount of loans, with each specified rate of interest: $5,250, 4 per cent.; $516,208.02, 5 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 217
Aggregate amount of the same, ... 229,293 39
Number of open accounts, ... 2,657
Number and amount of deposits (including dividends), received for previous year, ... 6,968 189,017 89
Number and amount of deposits of and exceeding $300 at any one time for the previous year, ... 132 73,660 07
Number and amount of open accounts of $50 and less, . . 959 17,170 73
Number and amount of open accounts exceeding $50 and not more than $100, ... 316 22,221 07
Number and amount of open accounts exceeding $100, and not more than $200, ... 371 52,547 95
Number and amount of open accounts exceeding $200, and not more than $500, ... 431 142,491 98

Number and amount of open accounts of $1,000 or more,	257	$301,162 91
Number and amount of open accounts to the credit of women, both adult and minor,	1,452	378,859 54
Number and amount of open accounts to the credit of guardians,	20	10,215 12
Number and amount of open accounts to the credit of religious and charitable associations,	42	21,823 60
Number and amount of open accounts in trust,	112	65,785 75
Number and amount of withdrawals,	1,691	177,723 34
Number of accounts opened the previous year,	413	
Number of accounts closed the previous year,	401	
Amount of expenses of the corporation during previous year,		1,423 65
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: August 13.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, currency,	$40,000	$53,200 00	$46,433 67
" " 4½s, bonds,	20,000	23,000 00	23,000 00
" " 4s, "	57,000	69,825 00	59,484 52
" " 3s, "	12,500	12,562 00	12,562 50
City and town bonds: —			
City of Cincinnati, O,	10,000	12,600 00	*12,720 46
of Chelsea,	3,000	3,495 00	3,604 28
of Portland, Me.,	4,000	4,220 00	*4,328 60
of Minneapolis, Minn.,	2,500	2,987 50	*2,975 19
of Providence, R. I.,	10,000	11,575 00	11,759 50
of Charlestown,	3,000	3,330 00	3,444 00
Town of Northampton,	3,000	3,360 00	3,506 25
	$165,000	$200,154 50	$183,818 97

Bank Stock.

First Nat'l Bank, Westfield,	$42,200	$56,970 00	†$56,973 25
Hampden Nat'l Bank, Westfield,	800	1,200 00	1,140 00
Hampshire Co. N'l B'k, Northampt'n,	3,000	3,900 00	3,000 00
Agawam Nat'l Bank, Springfield,	3,200	4,320 00	3,672 00
City Nat'l Bank, Springfield,	5,000	6,500 00	5,000 00
Nat'l Bank of Redemption, Boston,	6,500	8,385 00	8,493 75
Nat'l Bank of North America, Boston,	2,500	2,737 50	2,732 00
Suffolk Nat'l Bank, Boston,	3,500	4,173 75	4,084 00
Nat'l Eagle Bank, Boston,	2,000	2,190 00	2,300 00
Hide and Leather Nat'l B'k, Boston,	500	545 00	566 25
Atlas Nat'l Bank, Boston,	2,300	2,875 00	2,771 50
	$71,500	$93,796 25	$90,732 75

* This bank has been notified that these investments are illegal.

† This bank has been notified that this investment exceeds the legal limit.

WEYMOUTH SAVINGS BANK — WEYMOUTH.

Incorporated 1833. Number of corporators, 67.

EBEN DENTON, *President.* CHARLES T. CRANE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$512,478 21	Loans on public funds,	$6,000 00
Earnings undivided,	21,848 16	Bank stock,	65,200 00
Guaranty fund,	14,461 00	Loans on bank stock,	1,900 00
		Railroad bonds,	21,810 00
		Real estate by foreclosure,	82,852 00
		Loans on real estate,	327,899 00
		Loans on personal security,	9,573 00
		Deposit in banks, on interest,	21,649 07
		Suspense account,	10,800 00
		Cash on hand and in bank,	1,104 30
	$548,787 37		$548,787 37

Loans on Public Funds: —

On $2,000 City of Salem bonds,	$6,000 00
On $3,000 City of Charlestown bonds,	
On $1,000 Town of Roxbury bonds,	

Loan on Bank Stock: —

On 20 shares Union National Bank, Weymouth,	$1,900 00

Amount of real estate held by foreclosure,	$82,852 00
Assessed value of the same,	57,990 00
Amount of income received from the same,	3,717 57
Amount of municipal tax on real estate,	880 27

Cash on Deposit in Banks, amount in each: —

National Bank of the Republic, Boston,	$21,649 07
Union National Bank, Weymouth,	614 30

Whole amount of interest or profits received or earned,		$31,236 22
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	10,460 47
	2 per cent.,	10,167 90

Times for the dividends, fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: $9,000, 4½ per cent.; $22,900, 5 per cent.; $5,000, 5½ per cent.; $183,914, 6 per cent.; $60,716, 6½ per cent.; $31,559, 7 per cent.; $1,350, 7 3/10 per cent.; $14,770, 7½ per cent.; $16,162, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	218	
Aggregate amount of the same,		219,809 00
Amount of investments from which no income is received,		4,000 00
Number of open accounts,	1,680	

Number and amount of deposits (including dividends) received for previous year,	3,808	$55,889 17
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	25	14,114 68
Number and amount of open accounts of $50 and less,	507	8,812 57
Number and amount of open accounts exceeding $50, and not more than $100,	169	12,265 52
Number and amount of open accounts exceeding $100, and not more than $200,	240	34,274 74
Number and amount of open accounts exceeding $200, and not more than $500,	346	114,266 12
Number and amount of open accounts of $1,000 or more,	101	120,307 99
Number and amount of open accounts to the credit of women, both adult and minor,	736	226,446 10
Number and amount of open accounts to the credit of guardians,	9	3,592 77
Number and amount of open accounts to the credit of religious and charitable associations,	14	11,449 28
Number and amount of open accounts in trust,	83	32,948 16
Number and amount of withdrawals,	699	76,983 83
Number of accounts opened the previous year,	131	
Number of accounts closed the previous year,	144	
Amount of expenses of the corporation during previous year,		2,482 39
Amount of treasurer's bond,		17,000 00

Date of examination by commissioner: June 2.

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
Union Nat'l Bank, Weymouth,	$32,100	$37,557 00	*$32,100 00
Hide and Leather Nat'l B'k, Boston,	7,500	8,175 00	7,500 00
Washington Nat'l Bank, Boston,	4,000	5,260 00	4,000 00
Traders' Nat'l Bank, Boston,	4,000	3,400 00	4,000 00
Webster Nat'l Bank, Boston,	2,700	2,946 00	2,700 00
Boston Nat'l Bank, Boston,	2,700	3,155 00	2,700 00
Republic Nat'l Bank, Boston,	3,000	3,900 00	3,000 00
Exchange Nat'l Bank, Boston,	1,500	1,804 00	1,500 00
Merchants' Nat'l Bank, Boston,	1,200	1,644 00	1,200 00
North Nat'l Bank, Boston,	1,400	1,778 00	1,400 00
Metropolitan Nat'l Bank, Boston,	3,000	3,465 00	3,100 00
Merchandise Nat'l Bank, Boston,	2,000	1,995 00	2,000 00
	$65,100	$75,079 00	$65,200 00

Railroad Bonds.

Boston, Revere B'ch & Lynn R.R. 6s,	$10,000	$11,138 00	$11,560 00
Old Colony Railroad 6s,	4,000	4,710 00	4,700 00
Vermont & Massachusetts R. R. 5s,	5,000	5,550 00	5,550 00
	$19,000	$21,398 00	$21,810 00

* This bank has been notified that this amount exceeds the legal limit.

WHITINSVILLE SAVINGS BANK—WHITINSVILLE.

Incorporated, 1872. No. of corporators, 54.

CHAS. P. WHITIN, *President.* H. A. GOODELL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$274,747 58	Public funds,	$11,180 00
Earnings undivided,	7,292 97	Bank stock,	76,398 79
Guaranty fund,	3,311 24	Railroad bonds,	37,000 00
		Loans on real estate,	84,379 74
		Loans on personal security,	73,850 00
		Deposit in banks, on interest,	2,110 53
		Expense account,	432 73
	$285,351 79		$285,351 79

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$325 00
Whitinsville National Bank,	1,785 53

Whole amount of interest or profits received,		$13,175 05
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	4,635 76
	2 per cent.,	4,997 32
Times for the dividends, fixed by the by-laws: May 1 and November 1.		
The total amount of loans, with each specified rate of interest: $59,680, 4½ per cent.; $30,700, 5 per cent.; $36,500, 5½ per cent.; $73,505, 6 per cent.; $4,900, 7 per cent.; $1,124.74, 7½ per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	45	
Aggregate amount of the same,		46,009 74
Number of open accounts,	960	
Number and amount of deposits (including dividends) received for previous year,	840	73,283 76
Number and amount of deposits of and exceeding $300 at any one time, for previous year,	54	7,695 59
Number and amount of open accounts of $50 and less,	257	4,677 90
Number and amount of open accounts exceeding $50, and not more than $100,	109	7,379 92
Number and amount of open accounts exceeding $100, and not more than $200,	149	20,452 84
Number and amount of open accounts exceeding $200, and not more than $500,	222	73,454 81
Number and amount of open accounts of $1,000 or more,	45	52,994 91
Number and amount of open accounts to the credit of women, both adult and minor,	430	114,307 47
Number and amount of open accounts to the credit of guardians,	5	2,135 48
Number and amount of open accounts to the credit of religious and charitable associations,	3	456 11
Number and amount of open accounts in trust,	26	6,712 28
Number and amount of withdrawals,	486	51,270 53

Number of accounts opened the previous year, ...	208	
Number of accounts closed the previous year, ...	122	
Amount of expenses of the corporation during previous year, . . .		$400 00
Amount of treasurer's bond, ...		20,000 00

Date of examination by commissioner: April 14.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Norwich, Conn., . . .	$1,000	$1,140 00	$1,000 00
of Fall River, ...	5,000	6,250 00	5,000 00
of Manchester, N. H., . .	3,000	3,450 00	3,000 00
Town of Douglas, ...	2,180	2,180 00	2,180 00
	$11,180	$13,020 00	$11,180 00

BANK STOCK.

Atlantic Nat'l Bank, Boston, . .	$3,900	$5,928 00	$5,640 75
Atlas Nat'l Bank, Boston, . .	2,000	2,500 00	2,492 50
Blackstone Nat'l Bank, Boston, .	2,000	2,075 00	2,651 17
Boylston Nat'l Bank, Boston, . .	2,000	2,370 00	2,998 00
Boston Nat'l Bank, Boston, . .	300	363 00	323 25
Columbian Nat'l Bank, Boston, .	1,600	2,064 00	2,225 00
Commonwealth Nat'l Bank, Boston,	3,000	3,315 00	3,752 50
Commerce Nat'l Bank, Boston, .	1,100	1,265 00	1,334 00
City Nat'l Bank, Worcester, . .	4,000	4,680 00	4,500 00
Everett Nat'l Bank, Boston, . .	3,000	3,393 75	3,735 00
Exchange Nat'l Bank, Boston, .	1,000	1,172 50	1,740 00
Eliot Nat'l Bank, Boston, . .	1,000	1,250 00	1,167 50
Faneuil Hall Nat'l Bank, Boston, .	1,000	1,307 50	1,398 75
Freeman's Nat'l Bank, Boston, .	2,500	3,006 25	3,360 25
Massachusetts Nat'l Bank, Boston, .	3,000	3,322 50	3,760 62
Merchants' Nat'l Bank, Boston, .	4,200	5,880 00	6,055 75
Millbury Nat'l Bank, Millbury, .	3,000	3,900 00	3,541 75
New England Nat'l Bank, Boston, .	1,000	1,333 75	1,485 00
North Nat'l Bank, Boston, . .	2,500	3,200 00	3,243 75
North America Nat'l Bank, Boston,	3,000	3,285 00	3,287 50
Northboro' Nat'l Bank, Northboro',	1,600	2,080 00	2,080 00
Redemption Nat'l Bank, Boston, .	4,000	5,200 00	6,027 50
Republic Nat'l Bank, Boston, . .	2,800	3,647 00	3,578 50
Revere Nat'l Bank, Boston, . .	1,900	2,227 75	2,369 75
Union Nat'l Bank, Boston, . .	1,000	1,442 50	1,372 50
Webster Nat'l Bank, Boston, . .	2,000	2,165 00	2,277 50
	$58,400	$72,373 50	$76,398 79

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested
Providence & Worcester Railroad, .	$12,000	$14,400 00	$12,000 00
Old Colony Railroad, . . .	7,000	8,190 00	7,000 00
Salem & Lowell R. R. (guaranteed,)	3,000	3,300 00	*3,000 00
Worcester & Nashua Railroad,	1,000	1,050 00	1,000 00
Connecticut & Passumpsic Rivers R.R.	4,000	4,700 00	4,000 00
Boston & Lowell Railroad, . .	5,000	5,175 00	*5,000 00
Massiwippi Valley Railroad, (guaranteed by Conn. & Pass. Rivers R.R.)	5,000	5,250 00	5,000 00
	$37,000	$42,065 00	$37,000 00

* This bank has been notified that these investments are illegal.

WINCHENDON SAVINGS BANK — WINCHENDON.

Incorporated, 1854. Number of corporators, 108.

ORLANDO MASON, *President.* C. L. BEALS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$566,698 04	Bank stock,	$89,100 00
Earnings undivided,	21,348 78	Loans on bank stock,	15,754 54
Guaranty fund,	15,553 79	Railroad bonds,	21,000 00
		Real estate by foreclosure,	1,200 00
		Loans on real estate,	260,859 40
		Loans on personal security,	196,002 09
		Loans to counties, cities or towns,	7,500 00
		Furniture account,	200 00
		Cash on hand and in bank,	11,984 58
	$603,600 61		$603,600 61

Loans on Bank Stock: —

On 171 shares First National Bank, Winchendon, ... $15,754 54

Amount of real estate held by foreclosure, ... $1,200 00
Assessed value of the same, ... 1,200 00
Amount of income received from the same, ... 132 00
Amount of municipal tax on real estate, ... 16 44

Cash on Deposit in Bank: —

First National Bank, Winchendon, ... $5,729 41

Whole amount of interest or profits received or earned, ... $29,891 56
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 10,011 91; 2 per cent., 10,589 07
Times for the dividends, fixed by the by-laws: May 1 and November 1.
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4½.
The total amount of loans, with each specified rate of interest: $65,859.54, 5 per cent.; $10,000, 5¼ per cent.; $28,500, 5½ per cent.; $371,906.49, 6 per cent.; $5,050, 7 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 169
Aggregate amount of the same, ... 145,061 49
Number of open accounts, ... 1,948
Number and amount of deposits (including dividends) received for previous year, ... 1,035 113,015 09
Number and amount of deposits of and exceeding $300 at any one time for the previous year, ... 72 36,525 79
Number and amount of open accounts of $50 and less, ... 620 10,844 56
Number and amount of open accounts exceeding $50, and not more than $100, ... 192 13,885 21
Number and amount of open accounts exceeding $100, and not more than $200, ... 234 33,998 14

Number and amount of open accounts exceeding $200 and not more than $500,	353	$112,153 20
Number and amount of open accounts of $1,000 or more,	69	83,301 70
Number and amount of open accounts to the credit of women, both adult and minor,	886	245,809 12
Number and amount of open accounts to the credit of guardians,	9	1,743 90
Number and amount of open accounts to the credit of religious and charitable associations,	6	1,203 54
Number and amount of open accounts in trust,	22	10,026 33
Number and amount of withdrawals,	713	78,435 60
Number of accounts opened the previous year,	226	
Number of accounts closed the previous year,	152	
Amount of expenses of the corporation during previous year,		1,297 27
Amount of treasurer's bond,		50,000 00

Date of examination by commissioner: August 3.

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Boston,	$1,600	$2,800 00	$1,600 00
Eliot Nat'l Bank, Boston,	6,700	6,700 00	6,700 00
Merchants' Nat'l Bank, Boston,	10,000	12,500 00	10,000 00
Mechanics' Nat'l Bank, Boston,	3,400	3,700 00	3,400 00
Faneuil Hall Nat'l Bank, Boston,	4,800	5,760 00	4,800 00
Nat'l Bank of the Commonwealth,	2,500	2,500 00	2,500 00
Nat'l Bank of Redemption, Boston,	10,000	12,000 00	10,000 00
First Nat'l Bank, Winchendon,	31,600	42,660 00	*31,600 00
First Nat'l Bank, Leominster,	8,500	8,500 00	8,500 00
Fitchburg Nat'l Bank, Fitchburg,	1,000	1,350 00	1,000 00
Rollstone Nat'l Bank, Fitchburg,	9,000	13,050 00	9,000 00
	$89,100	$111,520 00	$89,100 00

Railroad Bonds.

Cheshire Railroad,	$6,000	$6,180 00	$6,000 00
Fitchburg Railroad,	15,000	17,250 00	15,000 00
	$21,000	$23,430 00	$21,000 00

* This bank has been notified that this investment exceeds the legal limit.

WINCHESTER SAVINGS BANK — WINCHESTER.

Incorporated 1871. Number of corporators, 31.

THOMAS P. AYER, *President.* JOHN T. MANNY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$275,495 01	Bank stock,	$31,376 25
Earnings undivided,	1,433 58	Railroad bonds,	15,511 25
Guaranty fund,	3,718 97	Loans on real estate,	114,267 22
Premium account,	2,255 00	Loans on personal security,	50,075 00
Other liabilities,	2,400 00	Loans to counties, cities or towns,	64,405 00
		Deposit in bank, on interest,	8,932 19
		Furniture and safe,	500 00
		Cash on hand,	235 65
	$285,302 56		$285,302 56

Cash on Deposit in Bank: —

Eliot National Bank, Boston,		$8,932 19
Whole amount of interest or profits received or earned,		$15,280 70
Rate and amount of each semi-annual dividend for previous year,	2½ per cent.,	6 041 30
	2½ per cent.,	6,338 39
Times for the dividends, fixed by the by-laws: third Wednesday in April and October.		
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5.		
The total amount of loans, with each specified rate of interest: $8,932, 3 per cent.; $5,000, 4 per cent.; $17,000, 4¼ per cent.; $35,500, 5 per cent.; $12,000, 5½ per cent.; $94,217, 6 per cent.; $7,000, 6½ per cent.; $7,425, 7 per cent.; $200, 8 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	37	
Aggregate amount of the same,		43,925 00
Number of open accounts,	1,033	
Number and amount of deposits (including dividends), received for previous year,	1,309	78,792 61
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	35	19,598 00
Number and amount of open accounts of $50 and less,	387	6,643 12
Number and amount of open accounts exceeding $50, and not more than $100,	122	8,641 04
Number and amount of open accounts exceeding $100, and not more than $200,	139	19,232 19
Number and amount of open accounts exceeding $200, and not more than $500,	166	51,169 83
Number and amount of open accounts of $1,000 or more,	92	104,820 47
Number and amount of open accounts to the credit of women, both adult and minor,	508	130,593 51
Number and amount of open accounts to the credit of guardians,	2	391 25
Number and amount of open accounts to the credit of religious and charitable associations,	10	5,671 87

Number and amount of open accounts in trust,	68	$23,865 19
Number and amount of withdrawals,	763	62,148 25
Number of accounts opened the previous year,	197	
Number of accounts closed the previous year,	150	
Amount of expenses of the corporation during previous year,		809 85
Amount of treasurer's bond,		5,000 00

Date of examination by commissioner: July 17.

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
Faneuil Hall Nat'l Bank, Boston,	$500	$651 25	$655 00
State Nat'l Bank, Boston,	1,100	1,413 50	1,361 25
Nat'l B'k of North America, Boston,	500	550 00	570 00
Hamilton Nat'l Bank, Boston,	400	468 00	496 00
Eliot Nat'l Bank, Boston,	3,000	3,750 00	3,240 00
Metropolitan Nat'l Bank, Boston,	3,000	3,465 00	3,100 00
Atlas Nat'l Bank, Boston,	2,200	2,750 00	2,583 00
Nat'l Bank of Commerce, Boston,	1,700	1,963 50	2,076 25
Globe Nat'l Bank, Boston,	3,000	3,120 00	3,330 00
Eagle Nat'l Bank, Boston,	1,300	1,425 12	1,472 25
First Nat'l Bank, Woburn,	2,000	2,800 00	3,000 00
Atlantic Nat'l Bank, Boston,	1,000	1,520 00	1,501 25
Union Nat'l Bank, Boston,	2,000	2,885 00	2,876 25
Nat'l Bank of Redemption, Boston,	1,000	1,285 00	1,282 50
Nat'l Bank of Republic, Boston,	1,000	1,292 50	1,290 00
Nat'l Exchange Bank, Boston,	1,500	1,785 00	1,923 75
Nat'l Howard Bank, Boston,	500	610 00	618 75
	$25,700	$31,733 87	$31,376 25

Railroad Bonds.

Boston & Lowell Railroad,	$6,000	$6,600 00	*$6,368 75
Old Colony Railroad,	4,000	4,720 00	4,800 00
Boston & Albany Railroad,	2,000	2,300 00	2,162 50
Fitchburg Railroad,	2,000	2,250 00	2,180 00
	$14,000	$15,870 00	$15,511 25

* This bank was notified that these bonds were an illegal investment, and they have since been disposed of.

WOBURN FIVE CENTS SAVINGS BANK — WOBURN.

Incorporated April 11, 1854. Number of corporators, 11.

JOHN CUMMINGS, *President.* E. E. THOMPSON, *Treasurer*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$550,256 47	Public funds,	$9,000 00
Earnings undivided,	20,232 73	Bank stock,	168,096 00
Guaranty fund,	5,088 53	Railroad bonds,	3,750 00
		Real estate by foreclosure,	34,075 00
		Loans on real estate,	234,897 90
		Loans on personal security,	102,300 00
		Loans to counties, cities or towns,	21,483 26
		Deposit in banks, on interest,	1,078 73
		Cash on hand,	896 84
	$575,577 73		$575,577 73

Amount of real estate held by foreclosure,	$34,075 00
Assessed value of the same,	42,840 00
Amount of income received from the same,	2,463 61
Amount of municipal tax on real estate,	660 25

Cash on Deposit in Banks, amount in each: —

First National Bank, Woburn,	$457 55
Shawmut National Bank, Boston,	621 18

Whole amount of interest or profits received or earned,		$30,041 31
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	9,577 77
	2 per cent.,	10,134 57

Times for the dividends, fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: $5,000, 4¼ per cent.; $7,500, 4½ per cent.; $10,000, 4¾ per cent.; $99,733.26, 5 per cent.; $95,050, 5½ per cent.; $123,632.90, 6 per cent.; $3,800, 6½ per cent.; $12,740, 7 per cent.; $1,225, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	144	
Aggregate amount of the same,		$114,855 00
Amount of investments from which no income is received,		822 00
Number of open accounts,	2,597	
Number and amount of deposits (including dividends) received for the previous year,	2,691	146,481 72
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	90	48,237 99
Number and amount of open accounts of $50 and less,	1,239	16,348 93
Number and amount of open accounts exceeding $50, and not more than $100,	289	24,457 44
Number and amount of open accounts exceeding $100, and not more than $200,	307	43,346 34

Number and amount of open accounts exceeding $200, and not more than $500,	353	$113,940 15
Number and amount of open accounts of $1,000 or more,	172	192,343 52
Number and amount of open accounts to the credit of women, both adult and minor,	1,246	253,047 63
Number and amount of open accounts to the credit of guardians,	28	14,923 25
Number and amount of open accounts to the credit of religious and charitable associations,	31	13,791 03
Number and amount of open accounts in trust,	95	36,296 77
Number and amount of withdrawals,	1,208	98,291 62
Number of accounts opened the previous year,	438	
Number of accounts closed the previous year,	246	
Amount of expenses of the corporation during previous year,		2,546 10
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: July 14.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town bonds: —			
Town of Pawtucket, R. I., 6s,	$9,000	$10,700 00	$9,000 00

Bank Stock.

Atlas Nat'l Bank, Boston,	$13,000	$16,250 00	$16,000 00
Blackstone Nat'l Bank, Boston,	10,500	10,710 00	10,700 00
Boston Nat'l Bank, Boston,	2,000	2,340 00	2,438 00
Continental Nat'l Bank, Boston,	6,700	7,370 00	7,500 00
Commerce Nat'l Bank, Boston,	1,200	1,380 00	1,500 00
Eliot Nat'l Bank, Boston,	4,500	5,625 00	5,500 00
Faneuil Hall Nat'l Bank, Boston,	5,500	7,150 00	7,000 00
Hide and Leather Nat'l B'k, Boston,	12,800	14,336 00	14,500 00
Howard Nat'l Bank, Boston,	2,500	3,050 00	3,000 00
New England Nat'l Bank, Boston,	11,500	15,525 00	15,800 00
Old Boston Nat'l Bank, Boston,	1,000	1,260 00	1,200 00
Revere Nat'l Bank, Boston,	14,500	16,965 00	16,500 00
Shawmut Nat'l Bank, Boston,	11,800	13,717 00	13,700 00
Shoe and Leather Nat'l B'k, Boston,	17,000	16,490 00	16,500 00
Second Nat'l Bank, Boston,	2,000	3,040 00	3,000 00
Suffolk Nat'l Bank, Boston,	3,900	4,680 00	4,700 00
Tremont Nat'l Bank, Boston,	7,500	8,268 00	8,268 00
Webster Nat'l Bank, Boston,	4,000	4,370 00	4,360 00
Woburn (First Nat'l), Woburn,	11,800	15,930 00	15,930 00
	$143,700	$168,456 00	$168,096 00

Railroad Bonds.

Boston & Albany Railroad 7s,	$3,000	$3,750 00	$3,750 00

WORCESTER COUNTY INSTITUTION FOR SAVINGS — WORCESTER.

Incorporated Feb. 5, 1828. Number of corporators, 185.

STEPHEN SALISBURY, JR., *President.* CHARLES A. CHASE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$8,858,592 02	Public funds,	$2,141,300 00
Earnings undivided,	220,765 21	Loans on public funds,	1,000 00
Guaranty fund,	178,000 00	Bank stock,	795,700 00
Suspense,	2,621 68	Loans on bank stock,	49,000 00
		Railroad bonds,	987,000 00
		Real estate by foreclosure,	61,067 91
		Loans on real estate,	2,638,750 00
		Loans on personal security,	1,704,095 70
		Loans to counties, cities or towns,	572,200 00
		Deposit in banks, on interest,	306,989 12
		Expense account,	1,564 54
		Cash on hand,	1,311 64
	$9,259,978 91		$9,259,978 91

Loan on Public Funds: —

On $1,000 United States 4s, ... $1,000 00

Loans on Bank Stock, amount on each: —

On 390 shares First National Bank, Worcester, ... $39,000 00
On 100 shares Franklin County National Bank, Greenfield, . . . 10,000 00

Amount of real estate held by foreclosure, ... $61,067 91
Assessed value of the same, ... 70,800 00
Amount of income received from the same, ... 1,494 00
Amount of municipal tax on real estate 1,289 41

Cash on Deposit in Banks, amount in each: —

Citizens' National Bank, Worcester, ... $26,000 00
City National Bank, Worcester, ... 42,000 00
First National Bank, Worcester, ... 25,000 00
Mechanics' National Bank, Worcester, ... 50,000 00
Quinsigamond National Bank, Worcester, ... 25,000 00
Worcester National Bank, Worcester, ... 65,741 64
National Bank of the Commonwealth, Boston, ... 38,247 48
First National Bank, Westborough, ... 10,000 00
Wachusett National Bank, Fitchburg, ... 25,000 00

Whole amount of interest or profits received or earned, ... $440,247 18
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 164,140 78; 2 per cent., 167,206 19

Times for the dividends, fixed by the by-laws: January 1 and July 1.

The total amount of loans, with each specified rate of interest: $669,700, 4 per cent.; $256,500, 4¼ per cent.; $150,000, 4⅜ per cent.; $355,000, 4½ per cent.; $258,000, 4¾ per cent.; $150,000, 4⅞ per cent.; $2,464,000, 5 per cent.; $45,000, 5½ per cent.; $613,345 70, 6 per cent.; $3,500, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	805	
Aggregate amount of the same,		$1,082,400 00
Number of open accounts,	20,475	
Number and amount of deposits (including dividends), received for previous year,	15,163	1,576,295 93
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	1,019	581,485 00
Number and amount of open accounts of $50 and less,	4,470	98,766 00
Number and amount of open accounts exceeding $50, and not more than $100,	2,020	148,670 00
Number and amount of open accounts exceeding $100, and not more than $200,	2,573	363,704 00
Number and amount of open accounts exceeding $200, and not more than $500,	3,956	1,313,416 00
Number and amount of open accounts of $1,000 or more,	3,265	3,755,474 00
Number and amount of open accounts to the credit of women, both adult and minor,	11,398	4,462,935 00
Number and amount of open accounts to the credit of guardians,	264	117,613 00
Number and amount of open accounts to the credit of religious and charitable associations,	11	9,166 00
Number and amount of open accounts in trust,	614	275,055 00
Number and amount of withdrawals,	11,918	1,256,695 57
Number of accounts opened the previous year,	2,995	
Number of accounts closed the previous year,	2,392	
Amount of expenses of the corporation during previous year,		13,590 12
Amount of treasurer's bond,		50,000 00

Date of examination by commissioner: October 23.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	$50,000	$57,250 00	$50,000 00
" " 4s,	553,800	674,251 00	553,800 00
District of Columbia 6s,	60,000	68,400 00	60,000 00
County of Hillsborough, N. H., b'ds,	6,000	6,175 00	6,000 00
of Merrimack, N. H., 6s,	1,000	1,020 00	1,000 00
of Strafford, N. H., 4s,	42,000	42,630 00	42,000 00
State, city and town bonds: —			
State of Maine 6s,	20,000	22,700 00	20,000 00
City of Worcester 6s,	105,500	117,037 00	105,500 00
of Worcester 5s,	95,000	104,095 00	95,000 00
of Worcester 4s,	500,000	515,000 00	500,000 00
of Charlestown 6s,	5,000	5,700 00	5,000 00
of Chelsea 4½s,	46,000	47,840 00	46,000 00
of Fitchburg 6s,	35,000	40,600 00	35,000 00
of Lawrence 6s,	5,000	5,650 00	5,000 00
of Lowell 6s,	36,000	40,320 00	36,000 00
of Lynn 6s,	50,000	61,000 00	50,000 00
of Newton 6s,	40,000	53,000 00	40,000 00
of New Bedford 6s,	5,000	6,300 00	5,000 00

PUBLIC FUNDS — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Somerville 6½s,	$10,000	$10,100 00	$10,000 00
of Salem 5s,	22,000	25,520 00	22,000 00
of Concord, N H., 6s,	500	600 00	500 00
of Dover, N. H , 6s,	2,000	2,340 00	2,000 00
of Manchester, N. H., 6s,	38,500	45,688 00	38,500 00
of Manchester, N. H., 4s,	8,000	8,320 00	8,000 00
of Nashua, N. H., 6s,	34,000	39,270 00	34,000 00
of Providence, R. I., 4½s,	50,000	54,000 00	50,000 00
of Providence, R. I , 5s,	50,000	58,500 00	50,000 00
of Meriden, Conn , 7s,	26,000	29,900 00	26,000 00
of New London, Conn., 7s,	25,000	35,000 00	25,000 00
of Norwich, Conn., 5s,	14,000	15,820 00	14,000 00
of Columbus, O., 6s,	32,000	36,800 00	32,000 00
of Columbus, O., 4s,	20,000	20,300 00	20,000 00
Town of Brookline, 7s,	20,000	26,500 00	20,000 00
of Natick 7s,	10,000	10,300 00	10,000 00
of Northampton 6s,	13,000	15,000 00	13,000 00
of Westborough 5s,	21,000	24,500 00	21,000 00
of Beverly 4s,	87,000	89,610 00	87,000 00
of Pawtucket, R. I., 5s,	3,000	3,240 00	3,000 00
	$2,141,300	$2,420,276 00	$2,141,300 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	$5,400	$8,208 00	$5,400 00
Atlas Nat'l Bank, Boston,	37,500	46,875 00	37,500 00
Blackstone Nat'l Bank, Boston,	13,800	13,938 00	13,800 00
Boylston Nat'l Bank, Boston,	1,400	1,633 00	1,400 00
Columbian Nat'l Bank, Boston,	5,400	6,966 00	5,400 00
Continental Nat'l Bank, Boston,	12,000	13,200 00	12,000 00
Eliot Nat'l Bank, Boston,	9,000	11,250 00	9,000 00
Faneuil Hall Nat'l Bank, Boston,	2,000	2,600 00	2,000 00
First Nat'l Bank, Boston,	25,000	48,250 00	25,000 00
Freeman's Nat'l Bank, Boston,	17,200	19,057 00	17,200 00
Globe Nat'l Bank, Boston,	3,100	3,193 00	3,100 00
Hamilton Nat'l Bank, Boston,	18,000	21,060 00	18,000 00
Howard Nat'l Bank, Boston,	15,000	18,300 00	15,000 00
Market Nat'l Bank, Boston,	7,400	7,258 00	7,400 00
Massachusetts Nat'l Bank, Boston,	11,000	12,430 00	11,000 00
Merchants' Nat'l Bank, Boston,	12,500	16,250 00	12,500 00
Commerce Nat'l Bank, Boston,	21,700	23,955 00	21,700 00
North America Nat'l Bank, Boston,	7,800	8,580 00	7,800 00
Redemption Nat'l Bank, Boston,	9,300	11,904 00	9,300 00
Republic Nat'l Bank, Boston,	21,000	27,300 00	21,000 00
City Nat'l Bank, Boston,	20,800	24,752 00	20,800 00
Eagle Nat'l Bank, Boston,	11,000	12,320 00	11,000 00
Exchange Nat'l Bank, Boston,	4,900	5,880 00	4,900 00
Hide and Leather Nat'l B'k, Boston,	30,800	33,572 00	30,800 00
Revere Nat'l Bank, Boston,	37,500	43,500 00	37,500 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Union Nat'l Bank, Boston,	$7,100	$10,224 00	$7,100 00
Webster Nat'l Bank, Boston,	30,000	32,700 00	30,000 00
North Nat'l Bank, Boston,	4,700	5,969 00	4,700 00
New England Nat'l Bank, Boston,	19,900	26,268 00	19,900 00
Old Boston Nat'l Bank, Boston,	4,200	5,250 00	4,200 00
Second Nat'l Bank, Boston,	35,200	52,800 00	35,200 00
Shawmut Nat'l Bank, Boston,	17,300	20,068 00	17,300 00
Shoe and Leather Nat'l B'k, Boston,	13,400	12,462 00	13,400 00
State Nat'l Bank, Boston,	11,300	14,520 00	11,300 00
Suffolk Nat'l Bank, Boston,	3,400	4,046 00	3,400 00
Tremont Nat'l Bank, Boston,	15,600	17,000 00	15,600 00
Washington Nat'l Bank, Boston,	19,000	24,890 00	19,000 00
Blackstone Nat'l Bank, Uxbridge,	1,000	1,250 00	1,000 00
Fitchburg Nat'l Bank, Fitchburg,	5,100	8,100 00	5,100 00
Grafton Nat'l Bank, Grafton,	4,500	4,950 00	4,500 00
Lancaster Nat'l Bank, Clinton,	2,300	2,875 00	2,300 00
Leicester Nat'l Bank, Leicester,	5,500	6,490 00	5,500 00
Millbury Nat'l Bank, Millbury,	10,800	14,040 00	10,800 00
Oxford Nat'l Bank, Oxford,	4,800	5,760 00	4,800 00
Southbridge Nat'l B'k, Southbridge,	3,000	3,900 00	3,000 00
Third Nat'l Bank, Springfield,	20,000	37,000 00	20,000 00
Ware Nat'l Bank, Ware,	800	960 00	800 00
Central Nat'l Bank, Worcester,	28,100	39,902 00	28,100 00
Citizens' Nat'l Bank, Worcester,	24,800	30,256 00	24,800 00
City Nat'l Bank, Worcester,	29,500	35,400 00	29,500 00
Mechanics' Nat'l Bank, Worcester,	13,300	16,226 00	13,300 00
Quinsigamond Nat'l B'k, Worcester,	20,600	20,600 00	20,600 00
Worcester Nat'l Bank, Worcester,	80,000	104,000 00	80,000 00
	$795,700	$1,000,137 00	$795,700 00

RAILROAD BONDS.

Boston & Albany Railroad 7s,	$57,000	$69,397 00	$57,000 00
Boston & Albany Railroad 6s,	203,000	239,540 00	203,000 00
Boston & Lowell Railroad 5s,	12,000	13,380 00	12,000 00
Boston & Providence Railroad 4s,	50,000	50,000 00	50,000 00
Boston & Maine Railroad 7s,	30,000	36,600 00	30,000 00
Connecticut River Railroad 4¼s,	50,000	50,000 00	50,000 00
Fitchburg Railroad 5s,	62,000	67,890 00	62,000 00
Fitchburg Railroad 6s,	15,000	17,700 00	15,000 00
Fitchburg Railroad 7s,	30,000	37,200 00	30,000 00
Old Colony Railroad 7s,	154,000	186,340 00	154,000 00
Providence & Worcester R. R. 6s,	64,000	77,440 00	64,000 00
Worcester & Nashua Railroad 5s,	260,000	262,600 00	260,000 00
	$987,000	$1,108,087 00	$987,000 00

WORCESTER FIVE CENTS SAVINGS BANK—WORCESTER.

Incorporated April 1, 1854. Number of corporators, 299.

CLARENDON HARRIS, *President.* GEORGE W. WHEELER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$2,569,730 28	Public funds,	$291,500 00
Earnings undivided,	26,093 09	Loans on public funds,	30,000 00
Guaranty fund,	36,000 00	Bank stock,	265,200 00
Profit and loss,	168 75	Loans on bank stock	10,025 00
		Railroad bonds,	29,000 00
		Real estate by foreclosure,	3,854 66
		Loans on real estate,	1,769,375 00
		Loans on personal security,	8,850 00
		Loans to counties, cities, or towns,	66,500 00
		Deposit in banks, on interest,	128,756 91
		Expense account,	1,834 52
		Premium account,	25,000 00
		Cash on hand,	2,096 03
	$2,631,992 12		$2,631,992 12

Loans on Public Funds, amount on each:—

On $1,000 United States 4s,	$1,000 00
On $9,000 city of Chicago bonds,	*9,000 00
On $1,000 Newark, N. J., bonds,	*1,000 00
On $1,000 Norwich, Conn., bonds,	1,000 00
On $18,000 St. Louis, Mo., bonds,	*18,000 00

Loans on Bank Stock, amount on each:—

On 8 shares Central National Bank, Worcester,	$600 00
On 42 shares City National Bank, Worcester,	4,200 00
On 6 shares Mechanics' National Bank, Worcester,	600 00
On 5 shares Quinsigamond National Bank, Worcester,	500 00
On 5 shares Worcester National Bank, Worcester,	500 00
On 15 shares Grafton National Bank, Grafton,	1,225 00
On 10 shares Millbury National Bank, Millbury,	1,000 00
On 20 shares Shelburne Falls National Bank, Shelburne Falls,	1,400 00

Amount of real estate held by foreclosure,	$3,854 66
Assessed value of the same,	2,000 00
Amount of income received from the same,	229 00
Amount of municipal tax on real estate,	37 44

Cash on Deposit in Banks, amount in each:—

City National Bank, Worcester,	$31,527 20
Mechanics' National Bank, Worcester,	30,000 00
Quinsigamond National Bank, Worcester,	67,229 71

Whole amount of interest or profits received,		$125,585 91
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	47,057 50
	2 per cent.,	48,376 36

* This bank was notified that these loans were illegal, and they have since been paid.

Times for the dividends, fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $5\frac{1}{3}$.

The total amount of loans, with each specified rate of interest: $2,600, 4 per cent.; $1,400, $4\frac{1}{2}$ per cent.; $40,000, $4\frac{7}{10}$ per cent.; $1,547,150, 5 per cent.; $5,000, $5\frac{1}{2}$ per cent.; $288,600, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	668	
Aggregate amount of the same,		$851,400 00
Amount of investments from which no income is received,		15,700 00
Number of open accounts,	10,742	
Number and amount of deposits (including dividends), received for previous year,	7,984	515,502 36
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	322	182,241 77
Number and amount of open accounts of $50 and less,	5,851	69,981 96
Number and amount of open accounts exceeding $50, and not more than $100,	803	56,756 75
Number and amount of open accounts exceeding $100, and not more than $200,	858	119,287 83
Number and amount of open accounts exceeding $200, and not more than $500,	1,209	259,880 90
Number and amount of open accounts of $1,000 or more,	995	1,172,775 52
Number and amount of open accounts to the credit of women, both adult and minor,	5,101	1,214,623 88
Number and amount of open accounts to the credit of guardians,	58	33,255 10
Number and amount of open accounts to the credit of religious and charitable associations,	88	31,225 87
Number and amount of open accounts in trust,	176	100,501 80
Number and amount of withdrawals,	5,057	411,566 69
Number of accounts opened the previous year,	1,506	
Number of accounts closed the previous year,	1,156	
Amount of expenses of the corporation during previous year,		5,613 32
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: April 20.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$39,000	$47,580 00	$39,000 00
" " $4\frac{1}{2}$s,	65,000	74,425 00	65,000 00
City and town bonds: —			
City of Lowell 4s,	70,000	71,750 00	70,000 00
of Lowell 6s,	27,000	30,240 00	27,000 00
of New London, Conn., 7s,	14,000	18,900 00	14,000 00
of Newton 6s,	25,000	29,625 00	25,000 00
of Springfield 7s,	12,000	16,680 00	12,000 00
of Worcester 5s and 6s,	34,500	38,285 00	34,500 00
Town of Brookline 7s,	5,000	6,600 00	5,000 00
	$291,500	$334,085 00	$291,500 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston,	$5,000	$6,250 00	$5,000 00
Blackstone Nat'l Bank, Boston,	8,800	8,976 00	8,800 00
City Nat'l Bank, Boston,	2,500	2,975 00	2,500 00
Commerce Nat'l Bank, Boston,	4,400	5,060 00	4,400 00
Commonwealth Nat'l Bank, Boston,	8,000	8,800 00	8,000 00
Eagle Nat'l Bank, Boston,	10,000	11,000 00	10,000 00
Eliot Nat'l Bank, Boston,	12,200	15,250 00	12,200 00
First Nat'l Bank, Boston,	6,700	12,931 00	6,700 00
Fourth Nat'l Bank, Boston,	4,100	4,469 00	4,100 00
Globe Nat'l Bank, Boston,	10,000	10,400 00	10,000 00
Hamilton Nat'l Bank, Boston,	5,000	5,850 00	5,000 00
Hide & Leather Nat'l Bank, Boston,	16,400	17,876 00	16,400 00
Howard Nat'l Bank, Boston,	10,000	12,220 00	10,000 00
Market Nat'l Bank, Boston,	1,200	1,200 00	1,200 00
Merchants' Nat'l Bank, Boston,	5,000	6,850 00	5,000 00
North Nat'l Bank, Boston,	800	1,000 00	800 00
Nat'l B'k of North America, Boston,	18,500	20,350 00	18,500 00
Shawmut Nat'l Bank, Boston,	5,000	5,800 00	5,000 00
Shoe and Leather Nat'l B'k, Boston,	6,300	5,670 00	6,300 00
State Nat'l Bank, Boston,	5,000	6,350 00	5,000 00
Third National Bank, Boston,	1,600	1,552 00	1,600 00
Traders' Nat'l Bank, Boston,	15,700	13,631 00	15,700 00
Webster Nat'l Bank, Boston,	11,000	11,990 00	11,000 00
Central Nat'l Bank, Worcester,	7,000	8,750 00	7,000 00
Citizens' Nat'l Bank, Worcester,	700	805 00	700 00
City Nat'l Bank, Worcester,	26,800	30,016 00	26,800 00
Mechanics' Nat'l Bank, Worcester,	6,400	7,168 00	6,400 00
Quinsigamond Nat'l B'k, Worcester,	13,900	15,290 00	13,900 00
Worcester Nat'l Bank, Worcester,	2,000	2,200 00	2,000 00
First Nat'l Bank, Leominster,	5,000	5,750 00	5,000 00
Grafton Nat'l Bank, Grafton,	5,000	6,000 00	5,000 00
Leicester Nat'l Bank, Leicester,	3,000	3,600 00	3,000 00
Millbury Nat'l Bank, Millbury,	10,700	13,910 00	10,700 00
Northboro' Nat'l Bank, Northboro',	3,000	3,600 00	3,000 00
Spencer Nat'l Bank, Spencer,	5,000	5,500 00	5,000 00
Wachusett Nat'l Bank, Fitchburg,	2,500	4,750 00	2,500 00
Westminster N'l Bank, Westminster,	1,000	1,000 00	1,000 00
	$265,200	$304,189 00	$265,200 00

RAILROAD BONDS.

Worcester & Nashua Railroad,	$29,000	$30,450 00	$29,000 00

WORCESTER MECHANICS' SAVINGS BANK—WORCESTER.

Incorporated May 15, 1851. Number of corporators, 141.

FRANCIS H. DEWEY, *President.* HENRY WOODWARD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$3,447,248 78	Public funds,	$609,000 00
Earnings undivided,	46,333 57	Bank stock,	313,100 00
Guaranty fund,	54,455 46	Loans on bank stock,	5,775 00
		Railroad bonds,	71,500 00
		Real estate by foreclosure,	19,204 97
		Loans on real estate,	1,196,078 95
		Loans on personal security,	1,026,554 44
		Loans to counties, cities or towns,	6,000 00
		Deposit in banks, on interest,	242,564 54
		Expense account,	3,225 10
		Premium account,	50,937 58
		Cash on hand,	4,097 23
	$3,548,037 81		$3,548,037 81

Loans on Bank Stock, amount on each:—

On 50 shares First National Bank, Worcester,	$5,000 00
On 10 shares City National Bank, Worcester,	475 00
On 4 shares Leicester National Bank, Leicester,	300 00
Amount of real estate held by foreclosure,	$19,204 97
Assessed value of the same,	4,200 00
Amount of municipal tax on real estate,	67 91

Cash on Deposit in Banks, amount in each:—

Mechanics' National Bank, Worcester,	$206,772 92
Citizens' National Bank, Worcester,	10,000 00
Maverick National Bank, Boston,	20,791 62
Westminster National Bank, Westminster,	5,000 00
Whole amount of interest or profits received or earned,	$163,378 48
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	65,044 14
2 per cent.,	66,278 72

Times for the dividends, fixed by the by-laws: January and July.

The total amount of loans, with each specified rate of interest: $468,000, 4½ per cent.; $275,000, 4¾ per cent.; $1,142,945.73, 5 per cent.; $348,462.66, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	458	
Aggregate amount of the same,		567,000 31
Amount of investments from which no income is received,		19,204 97
Number of open accounts,	6,854	
Number and amount of deposits (including dividends), received for previous year,	3,661	576,751 08
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	473	268,514 97
Number and amount of open accounts of $50 and less,	835	20,224 90

Number and amount of open accounts exceeding $50, and not more than $100,	508	$36,808 42
Number and amount of open accounts exceeding $100, and not more than $200,	775	108,134 56
Number and amount of open accounts exceeding $200, and not more than $500,	1,317	445,649 75
Number and amount of open accounts of $1,000 or more,	1,449	1,739,301 05
Number and amount of open accounts to the credit of women, both adult and minor,	2,803	1,437,761 47
Number and amount of open accounts to the credit of guardians,	55	23,793 22
Number and amount of open accounts to the credit of religious and charitable associations,	28	6,400 94
Number and amount of open accounts in trust,	213	73,204 01
Number and amount of withdrawals,	3,787	479,346 12
Number of accounts opened the previous year,	887	
Number of accounts closed the previous year,	764	
Amount of expenses of the corporation during previous year,		8,062 43
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: October 24.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	$155,000	$177,862 50	$155,000 00
" " 4s,	188,000	229,360 00	188,000 00
City and town bonds: —			
City of Worcester certificates,	100,000	102,500 00	100,000 00
of Providence, R.I., certificates,	59,000	60,770 00	59,000 00
of Springfield 7s,	34,000	36,040 00	34,000 00
of Cambridge 6s,	15,000	18,000 00	15,000 00
of New London 7s,	20,000	28,600 00	20,000 00
of Fitchburg 6s,	10,000	11,600 00	10,000 00
of Augusta, Me., 6s,	11,000	11,770 00	11,000 00
of Portsmouth, N. H., 6s,	5,000	5,800 00	5,000 00
of Norwich, Conn., 5s,	5,000	5,800 00	5,000 00
Town of Brookline 7s,	7,000	9,450 00	7,000 00
	$609,000	$697,552 50	$609,000 00

Bank Stock.

Boylston Nat'l Bank, Boston,	$4,000	$4,690 00	$4,000 00
Revere Nat'l Bank, Boston,	20,000	23,350 00	20,000 00
North Nat'l Bank, Boston,	16,800	21,042 00	16,800 00
Hide and Leather Nat'l B'k, Boston,	17,800	19,402 00	17,800 00
Republic Nat'l Bank, Boston,	3,400	4,394 50	3,400 00
Eliot Nat'l Bank, Boston,	9,400	11,750 00	9,400 00
Boston Nat'l Bank, Boston,	11,900	13,833 75	11,900 00
Shawmut Nat'l Bank, Boston,	6,200	7,207 50	6,200 00
Massachusetts Nat'l Bank, Boston,	4,250	4,775 94	4,250 00
Redemption Nat'l Bank, Boston,	9,800	12,593 00	9,800 00
Washington Nat'l Bank, Boston,	3,200	4,208 00	3,200 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City Nat'l Bank, Boston, . . .	$10,000	$11,900 00	$10,000 00
New England Nat'l Bank, Boston, .	3,700	4,914 00	3,700 00
Traders' Nat'l Bank, Boston, . .	5,500	4,551 25	5,500 00
Faneuil Hall Nat'l Bank, Boston, .	1,100	1,432 75	1,100 00
Market Nat'l Bank, Boston, . .	10,000	9,800 00	10,000 00
Suffolk Nat'l Bank, Boston, . .	18,400	22,080 00	18,400 00
Old Boston Nat'l Bank, Boston, .	1,150	1,420 25	1,150 00
Merchants' Nat'l Bank, Boston, .	9,400	12,878 00	9,400 00
Commerce Nat'l Bank, Boston, .	19,900	22,785 00	19,900 00
City Nat'l Bank, Worcester, . .	18,000	20,160 00	18,000 00
Citizens' Nat'l Bank, Worcester, .	11,500	12,880 00	11,500 00
Central Nat'l Bank, Worcester, .	8,400	10,920 00	8,400 00
First Nat'l Bank, Worcester, . .	1,200	1,704 00	1,200 00
Worcester Nat'l Bank, Worcester, .	9,500	11,400 00	9,500 00
Mechanics' Nat'l Bank, Worcester, .	38,300	42,130 00	38,300 00
Quinsigamond Nat'l B'k, Worcester,	3,000	3,000 00	3,000 00
Clinton Nat'l Bank, Clinton, . .	1,000	1,250 00	1,000 00
Millbury Nat'l Bank, Millbury, .	4,300	5,719 00	4,300 00
Grafton Nat'l Bank, Grafton, . .	11,400	13,110 00	11,400 00
Southbridge Nat'l B'k, Southbridge,	3,500	4,550 00	3,500 00
Franklin Nat'l Bank, Franklin, .	5,100	5,865 00	5,100 00
First Nat'l Bank, Leominster, . .	10,000	11,000 00	10,000 00
Westminster Nat'l B'k, Westminster,	2,000	2,040 00	2,000 00
	$313,100	$364,735 94	$313,100 00

RAILROAD BONDS.

Boston & Albany Railroad 7s, . .	$20,000	$24,200 00	$20,000 00
Worcester & Nashua Railroad 5s, .	51,500	51,500 00	51,500 00
	$71,500	$75,700 00	$71,500 00

WORCESTER NORTH SAVINGS INSTITUTION — FITCHBURG.

Incorporated May 26, 1868. Number of corporators, 113.

LOWELL M. MILES, *President.* HENRY A. WILLIS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$2,063,126 42	Public funds,	$199,900 33
Earnings undivided,	36,435 15	Bank stock,	106,983 37
Guaranty fund,	36,808 63	Loans on bank stock,	40,600 00
Due on loans,	200 00	Railroad bonds,	41,408 29
		Real estate by foreclosure,	15,953 59
		Loans on real estate,	907,564 00
		Loans on personal security,	562,235 03
		Loans to counties, cities or towns,	219,133 85
		Deposit in banks, on interest,	37,438 52
		Expense account,	1,651 47
		Cash on hand,	3,701 75
	$2,136,570 20		$2,136,570 20

Loans on Bank Stock, amount on each: —

On 44 shares Rollstone National Bank, Fitchburg,	$4,400 00
On 95 shares Wachusett National Bank, Fitchburg, and other collateral,	10,100 00
On 10 shares Safety Fund National Bank, Fitchburg,	200 00
On 300 shares Broadway National Bank, Boston,	24,000 00
On 8 shares Agricultural National Bank, Pittsfield, } On 11 shares Pittsfield National Bank, Pittsfield, }	1,900 00
Amount of real estate held by foreclosure,	$15,953 59
Assessed value of the same,	17,475 00
Amount of income received from the same,	1,749 83
Amount of municipal tax on real estate,	286 59

Cash on Deposit in Banks, amount in each: —

Rollstone National Bank, Fitchburg,	$31,000 00
National Bank of the Commonwealth, Boston,	6,438 52
Whole amount of interest or profits received or earned,	$113,737 78
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	37,573 85
2 per cent.,	39,058 31

Times for the dividends, fixed by the by-laws: January 1 and July 1.

The total amount of loans, with each specified rate of interest: $112,200, 4 per cent.; $32,000, 4¼ per cent.; $82,000, 4½ per cent.; $69,000, 4¾ per cent.; $643,681.10, 5 per cent.; $10,000, 5¼ per cent.; $599,910.03, 5½ per cent.; $166,168 75, 6 per cent.; $4,000, 6½ per cent.; $10,573, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	363	
Aggregate amount of the same,		399,942 10
Amount of investments from which no income is received,		418 77
Number of open accounts,	5,166	
Number and amount of deposits (including dividends) received for previous year,	4,243	508,141 79
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	354	204,145 87
Number and amount of open accounts of $50 and less,	1,158	22,949 73

Number and amount of open accounts exceeding $50, and not more than $100,	438	$32,189 69
Number and amount of open accounts exceeding $100, and not more than $200,	597	84,058 95
Number and amount of open accounts exceeding $200, and not more than $500,	1,011	337,083 50
Number and amount of open accounts of $1,000 or more,	756	868,522 12
Number and amount of open accounts to the credit of women, both adult and minor,	2,490	915,878 60
Number and amount of open accounts to the credit of guardians,	43	20,133 61
Number and amount of open accounts to the credit of religious and charitable associations,	58	39,523 60
Number and amount of open accounts in trust,	292	168,906 24
Number and amount of withdrawals,	2,860	388,678 40
Number of accounts opened the previous year,	1,002	
Number of accounts closed the previous year,	854	
Amount of expenses of the corporation during previous year,		5,624 03
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: September 11.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Boston,	$30,000	$32,800 00	$31,400 00
of Springfield,	20,000	23,500 00	22,600 00
of New Bedford,	20,000	24,900 00	21,300 00
of Norwich, Conn,	20,000	27,000 00	22,400 00
of Providence, R. I.,	20,000	20,150 00	20,262 00
of Fall River,	20,000	22,975 00	20,650 00
of Lynn,	15,000	17,250 00	15,438 33
of Portland, Me.,	15,000	17,500 00	15,593 00
of Lewiston, Me.,	10,000	10,000 00	10,000 00
Town of Danvers,	10,000	10,200 00	10,107 00
of Wayland,	10,000	11,100 00	10,150 00
	$190,000	$217,375 00	$199,900 33

Bank Stock.

Rollstone Nat'l Bank, Fitchburg,	$12,400	$19,840 00	$18,439 00
Boston Nat'l Bank, Boston,	10,000	11,625 00	9,000 00
First Nat'l Bank, Leominster,	8,000	8,400 00	7,800 00
City Nat'l Bank, Boston,	10,000	11,900 00	10,689 00
Atlas Nat'l Bank, Boston,	10,000	12,500 00	10,962 62
Commerce Nat'l Bank, Boston,	10,000	11,450 00	10,487 50
Webster Nat'l Bank, Boston,	5,000	5,456 25	5,000 00
Merchants' Nat'l Bank, Boston,	5,000	6,850 00	6,390 25
Eagle Nat'l Bank, Boston,	5,000	5,481 25	5,200 00
Blackstone Nat'l Bank, Boston,	5,000	5,062 50	5,406 25
Continental Nat'l Bank, Boston,	5,000	5,506 25	5,687 50
Tremont Nat'l Bank, Boston,	5,000	5,500 00	6,100 00
Faneuil Hall Nat'l Bank, Boston,	1,500	1,953 75	1,871 25
Fitchburg Nat'l Bank, Fitchburg,	2,500	3,875 00	3,950 00
	$94,400	$115,400 00	$106,983 37

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont & Massachusetts Railroad,	$20,000	$26,200 00	$21,408 29
Boston & Providence Railroad, .	20,000	20,000 00	20,000 00
	$40,000	$46,200 00	$41,408 29

WORONOCO SAVINGS BANK — WESTFIELD.

Incorporated 1871. Number of corporators, 26.

LEWIS R. NORTON, *President.* CHAS. L. WELLER, *Treasurer*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$660,163 54	Public funds,	$196,441 57
Earnings undivided,	7,771 39	Loans on public funds,	5,100 00
Guaranty fund,	10,819 52	Bank stock,	6,145 00
		Loans on bank stock,	1,934 18
		Real estate by foreclosure,	2,100 00
		Loans on real estate,	326,674 00
		Loans on personal security,	73,389 60
		Loans to counties, cities or towns,	24,000 00
		Deposit in banks, on interest,	35,091 20
		Expense account,	268 93
		Cash on hand and in bank,	7,609 97
	$678,754 45		$678,754 45

Loans on Public Funds, amount on each: —

On $4,100 United States 4s,	$4,100 00
On $1,000 city of Providence water bond,	1,000 00

Loan on Bank Stock: —

On 25 shares Hampden National Bank,	$1,934 18

Amount of real estate held by foreclosure,	$2,100 00
Assessed value of the same,	1,800 00
Amount of income received from the same,	5 00
Amount of municipal tax on real estate,	27 93

Cash on Deposit in Banks, amount in each: —

Holyoke National Bank, Holyoke,	$15,000 00
Suffolk National Bank, Boston,	20,091 20
Hampden National Bank, Westfield,	6,000 00

Whole amount of interest or profits received or earned,		$29,632 08
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	12,607 03
	2 per cent.,	12,506 63

Times for the dividends, fixed by the by-laws: January and July.

The total amount of loans, with each specified rate of interest: $1,000, 4½ per cent.; $430,097.78, 5 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	171	
Aggregate amount of the same,		204,427 42
Amount of investments from which no income is received,		200 00
Number of open accounts,	1,611	
Number and amount of deposits (including dividends), received for previous year,	1,163	162,709 13
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	135	78,058 81

Number and amount of open accounts of $50 and less,	476	$8,201 76
Number and amount of open accounts exceeding $50, and not more than $100,	141	9,903 79
Number and amount of open accounts exceeding $100, and not more than $200,	197	29,788 73
Number and amount of open accounts exceeding $200, and not more than $500,	282	95,524 30
Number and amount of open accounts of $1,000 or more,	264	337,435 31
Number and amount of open accounts to the credit of women, both adult and minor,	712	287,137 90
Number and amount of open accounts to the credit of guardians,	20	11,471 42
Number and amount of open accounts to the credit of religious and charitable associations,	32	32,470 70
Number and amount of open accounts in trust,	215	78,324 82
Number and amount of withdrawals,	1,090	151,565 42
Number of accounts opened the previous year,	305	
Number of accounts closed the previous year,	260	
Amount of expenses of the corporation during previous year,		1,090 15
Amount of treasurer's bond,		15,000 00

Date of examination by commissioner: August 13.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 3s,	$30,000	$30,075 00	$30,000 00
" " 4s,	56,000	68,320 00	56,000 00
" " 4½s,	105,000	120,487 50	110,441 57
	$191,000	$218,882 50	$196,441 57

Bank Stock.

Hampden Nat'l Bank, Westfield,	$4,100	$6,150 00	$6,145 00

AGGREGATE STATEMENT.

Liabilities.		Assets.	
Deposits, . .	$252,607,593 02	Public Funds: —	
Surplus, . .	5,240,959 26	United States bonds, . . .	$15,024,314 95
Guaranty fund, .	4,800,295 73	State, county, city and town b'ds,	21,439,672 27
Sundries, . .	280,059 15	Loans on public funds, . .	744,459 62
		Bank stock, ...	25,653,762 74
		Loans on bank stock, . . .	1,313,910 75
		Railroad bonds, ...	11,575,639 55
		Real estate by foreclosure, . .	5,733,649 77
		Real estate for banking purposes,	2,309,565 78
		Loans on mortgage of real estate,	92,360,016 83
		Loans on personal security, .	61,677,364 35
		Loans to counties, cities, or towns,	9,895,044 24
		Deposits in banks on interest, .	11,682,959 46
		Sundries,*	2,274,627 96
		Cash on hand, ...	1,243,918 89
	$262,928,907 16		$262,928,907 16

Whole amount of interest or profits received or earned, ... $13,087,208 88
Percentage of earnings to total assets, ... 4.98

Rate of Ordinary Dividends paid by 167 Banks: —

3 at 3 per cent.	4 at $4\frac{1}{4}$ per cent.	1 at $1\frac{1}{4}$ per cent., for three months.†
4 at $3\frac{1}{2}$ per cent.	20 at $4\frac{1}{2}$ per cent.	1 bank paid no dividend ‡
120 at 4 per cent.	15 at 5 per cent.	

Amount of Loans, with specified rates of interest: —

$55,000 00, 2 per cent.	$23,892,517 10, $4\frac{1}{2}$ per cent.	$43,661,853 77, 6 per cent
10,009 79, $2\frac{1}{2}$ per cent.	675,000 00, $4\frac{5}{8}$ per cent.	207,820 00, $6\frac{1}{4}$ per cent
2,681,808 99, 3 per cent.	40,000 00, $4\frac{7}{10}$ per cent.	20,000 00, $6\frac{45}{100}$ per cent.
500,000 00, $3\frac{3}{8}$ per cent.	5,109,609 43, $4\frac{3}{4}$ per cent.	2,635,397 23, $6\frac{1}{2}$ per cent
186,750 00, $3\frac{1}{2}$ per cent.	260,000 00, $4\frac{7}{8}$ per cent.	225,000 00, $6\frac{6}{10}$ per cent.
103,000 00, $3\frac{7}{8}$ per cent.	59,045,789 58, 5 per cent.	2,700 00, $6\frac{3}{4}$ per cent.
9,777,475 57, 4 per cent.	100,000 00, $5\frac{1}{8}$ per cent.	4,682,533 59, 7 per cent.
275,000 00, $4\frac{1}{16}$ per cent.	1,598,169 75, $5\frac{1}{4}$ per cent.	246,535 40, $7\frac{3}{10}$ per cent.
95,000 00, $4\frac{1}{8}$ per cent.	30,000 00, $5\frac{3}{8}$ per cent.	226,375 89, $7\frac{1}{2}$ per cent
1,981,900 00, $4\frac{1}{4}$ per cent.	17,126,510 00, $5\frac{1}{2}$ per cent.	191,373 00, 8 per cent
50,000 00, $4\frac{29}{100}$ per cent.	291,800 00, $5\frac{3}{4}$ per cent.	500 00, 9 per cent.
328,000 00, $4\frac{3}{8}$ per cent.		

* This item includes loans on railroad bonds and stock, accrued interest, premium and expense accounts, etc.

† This bank was organized during the year.

‡ This bank was temporarily enjoined, and is now being wound up by its officers.

Aggregate amount of ordinary dividends for the previous year, . .		$9,535,391 36
Average rate of ordinary dividends for the previous year: 4.09 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each, ...	35,662	
Aggregate amount of the same, ...		37,404,316 39
Number of open accounts, ...	806,010	
Number and amount of deposits (including dividends) received for previous year, ...	948,091	58,543,882 41
Number and amount of deposits of and exceeding $300 at any one time for the previous year, ...	38,027	21,484,966 21
Number and amount of open accounts of $50 and less, . .	279,638	3,606,627 85
Number and amount of open accounts exceeding $50 and not more than $100, ...	75,776	5,350,890 50
Number and amount of open accounts exceeding $100 and not more than $200, ...	95,787	13,333,683 95
Number and amount of open accounts exceeding $200 and not more than $500, ...	131,596	44,145,475 43
Number and amount of open accounts of $1,000 or more, .	90,026	102,993,844 83
Number and amount of open accounts to the credit of women, both adult and minor, ...	376,948	117,932,339 86
Number and amount of open accounts to the credit of guardians, ...	4,949	2,147,557 61
Number and amount of open accounts to the credit of religious and charitable associations, ...	5,146	2,883,055 57
Number and amount of open accounts in trust, . . .	73,133	25,605,201 00
Number and amount of withdrawals, ...	480,225	47,156,917 04
Number of accounts opened the previous year, . . .	122,814	
Number of accounts closed the previous year, . . .	95,608	
Amount of expenses of the corporations the previous year, . . .		650,247 92

COMPARATIVE AGGREGATES.

	1882. One hundred and sixty-six Savings Banks.	1883. One hundred and sixty-eight Savings Banks.	Increase.	Decrease.
Number of open accounts,	772,518	806,010	33,492	-
Amount of deposits,	$241,311,362 49	$252,607,593 02	$11,296,230 53	-
Number of deposits during the year preceding,	677,422	948,091*	270,669	-
Amount of the same,	$49,234,652 63	$58,543,882 41*	$9,309,229 78	-
Number of deposits received during the year of and exceeding $300 at one time,	36,657	38,027	1,370	-
Amount of the same,	$19,773,518 76	$21,484,966 21	$1,711,447 45	-
Number of withdrawals during the year,	458,494	480,225	21,731	-
Amount of the same,	$44,318,521 56	$47,150,917 04	$2,838,395 48	-
Number of accounts opened during the year,	123,702	122,814	-	888
Number of accounts closed during the year,	89,752	95,608	5,856	-
Amount of surplus on hand,	$5,032,414 74	$5,240,959 26	$208,544 52	-
Amount of guaranty fund,	4,027,205 28	4,800,295 73	773,090 45	-
Public funds,	36,153,027 36	36,463,987 22	310,959 86	-
Loans on public funds,	716,404 62	744,459 62	28,055 00	-
Bank stock,	25,300,927 03	25,653,762 74	352,835 71	-
Loans on bank stock,	1,117,187 29	1,313,910 75	196,723 46	-
Deposits in banks bearing interest,	12,907,905 40	11,682,959 46	-	$1,224,945 94
Railroad bonds,	9,016,755 11	11,575,639 55	$2,558,884 44	-
Invested in real estate,	2,540,368 83	2,309,565 78	-	$230,803 05
Real estate by foreclosure,	7,201,605 50	5,733,649 77	-	1,467,955 73
Loans on mortgages of real estate,	86,129,137 61	92,360,016 83	$6,230,879 22	-
Loans to counties, cities or towns,	9,293,505 17	9,895,044 24	601,539 07	-
Loans on personal security,	56,928,185 64	61,677,364 35	4,749,178 71	-
Cash on hand,	1,060,480 21	1,243,918 89	183,438 68	-
Average rate of ordinary dividends for last year,	3.97 per cent.	4.09 per cent.	.12 per cent.	-
Aggregate amount of earnings,	$12,645,648 65	$13,087,208 88	$441,560 23	-
Aggregate amount of ordinary dividends,	8,530,385 21	9,535,391 36	1,005,006 15	-
Number of outstanding loans not exceeding $3,000,	34,108	35,662	1,554	-
Amount of the same,	$36,192,801 16	$37,404,316 39	$1,211,515 23	-
Annual expenses of the institutions,	619,829 24	650,247 92	30,418 68	-

* Including dividends.

No.	Names of Banks.	Amount of Deposits.	Amount of Surplus.	Guaranty Fund.	Sundry Liabilities.	Total Amount of Liabilities.	Public Funds.	Loans on Public Funds.	Bank Stock.	Loans on Bank Stock.
1	Abington Savings Bank	$1,128,615 28	$20,055 39	$18,050 00	-	$1,166,720 62	$91,012 50	-	$144,450 00	$1,000 00
2	Amherst Savings Bank	791,018 54	24,972 14	15,750 41	-	831,748 09	85,175 00	$1,500 00	124,783 81	1,500 00
3	Andover Savings Bank	1,455,854 44	42,633 72	18,000 00	-	1,516,488 16	377,100 00	-	176,500 00	500 00
4	Arlington Five Cents Savings Bank	758,733 04	13,523 08	15,671 34	-	787,927 47	40,792 75	765 00	19,868 25	-
5	Athol Savings Bank	1,011,367 77	22,744 20	20,300 00	-	1,054,411 97	76,000 00	5,000 00	3,800 00	22,500 00
6	Attleboro' Sav'gs B'k, N. Attleboro'	616,008 73	7,518 76	12,200 00	-	635,727 49	-	-	9,479 00	-
7	Barre Savings Bank	255,884 75	19,715 27	4,415 00	-	280,015 02	-	-	126,893 54	-
8	Bass River Sav'gs B'k, S. Yarmouth	313,800 06	3,705 90	3,567 40	-	321,073 36	43,442 85	200 00	92,858 93	275 00
9	Benj. Franklin Sav'gs B'k, Franklin	286,837 45	4,452 20	4,815 24	-	296,104 69	18,127 50	-	51,640 12	-
10	Berkshire Co. Sav'gs B'k, Pittsfield	1,890,025 44	39,132 21	22,000 00	-	1,949,357 65	645,500 00	-	113,120 00	22,500 00
11	Beverly Savings Bank	683,184 37	2,581 12	14,000 00	-	699,565 49	-	-	141,600 00	6,200 00
12	Boston Five Cents Savings Bank	11,057,302 22	309,922 27	191,730 21	-	11,558,954 70	1,267,000 00	34,650 00	420,700 00	76,150 00
13	Boston Penny Savings Bank	821,852 00	18,131 30	16,022 82	-	856,006 12	-	-	103,690 50	3,200 00
14	Braintree Sav'gs B'k, So. Braintree	113,204 03	3,716 70	1,426 00	-	118,356 73	18,000 00	-	28,219 74	-
15	Bridgewater Savings Bank	232,830 38	3,632 36	5,270 00	$364 50	242,197 82	11,000 00	-	34,011 99	665 00
16	Brighton Five Cts. Sav. B'k, Boston	158,106 51	10,483 33	4,094 61	-	172,684 45	-	500 00	37,014 13	-
17	Bristol Co. Savings Bank, Taunton	2,862,259 16	18,772 91	70,000 00	500 00	2,951,532 07	287,000 00	1,000 00	169,400 00	3,000 00
18	Broadway Savings Bank, Lawrence	605,628 48	18,190 86	13,000 00	48,025 80	684,850 14	130,000 00	-	127,800 00	3,160 00
19	Brockton Savings Bank, Brockton	255,211 76	796 70	1,300 00	-	257,308 46	10,270 00	-	9,833 50	50 00
20	Brookfield Savings Bank	41,120 75	958 83	637 64	-	42,714 22	-	-	-	-
21	Brookline Savings Bank	165,803 12	1,406 24	2,023 99	-	169,233 35	14,750 00	-	34,304 63	-
22	Cambridgeport Savings Bank	2,577,492 16	33,257 63	48,000 00	-	2,658,749 79	409,100 00	-	98,100 00	-
23	Cambridge Savings Bank	2,043,582 76	59,860 34	55,100 00	-	2,117,393 09	172,132 50	-	286,418 85	80,800 00
24	Canton Institution for Savings	444,827 77	7,183 72	12,250 00	-	464,258 49	36,300 00	3,000 00	60,170 00	4,000 00
25	Cape Ann Savings Bank, Gloucester	1,452,727 22	91,769 87	48,000 00	13,319 58	1,624,816 18	74,000 00	-	204,350 00	27,000 00
26	Cape Cod Five Ct. Sav. B'k, Harwich	275,873 57	6,923 63	1,802 31	-	284,603 50	-	-	56,371 38	3,800 00
27	Central Savings Bank, Lowell	1,212,202 64	32,867 07	20,000 00	-	1,265,069 71	19,000 00	7,000 00	227,101 37	3,100 00
28	Charlestown Five Cents Sav'gs B'k	2,408,185 03	108,003 20	73,000 00	-	2,589,188 23	200,000 00	-	663,500 00	2,500 00
29	Chelsea Savings Bank	1,584,380 50	30,269 37	22,909 00	-	1,637,558 87	496,298 25	1,800 00	107,680 55	17,700 00
30	Chicopee Falls Savings Bank	117,364 11	1,480 63	1,193 92	-	120,038 66	3,050 00	-	21,582 50	-
31	Chicopee Savings Bank	551,988 89	9,583 76	8,015 79	-	569,587 44	1,000 00	-	29,000 00	12,700 00
32	Citizens' Savings Bank, Fall River	2,353,944 80	66,274 73	45,422 04	-	2,464,741 59	-	-	298,231 50	-
33	City Five Cts. Sav'gs B'k, Haverhill	535,854 56	52,892 35	9,750 00	-	598,497 51	25,000 00	3,800 00	45,798 33	1,200 00
34	City Institution for Savings, Lowell	3,700,183 58	223,432 45	100,000 00	-	4,023,616 03	158,100 00	-	677,930 00	34,063 72
35	Clinton Savings Bank	939,836 63	4,985 51	14,000 00	-	958,822 14	37,520 00	800 00	82,630 00	16,704 80
36	Cohasset Savings Bank	345,670 78	5,732 27	7,340 00	-	358,743 05	-	-	56,500 00	-
37	Crocker Inst. for Sav., Turner's F'ls	403,056 80	4,999 72	3,850 00	-	411,906 47	45,500 00	-	29,932 50	1,700 00
38	Danvers Savings Bank	992,953 89	37,844 70	24,250 00	-	1,055,048 59	21,650 00	-	131,821 00	4,300 00
39	Dedham Institution for Savings	1,568,708 87	91,892 30	48,535 14	-	1,709,126 91	211,000 00	1,000 00	80,500 00	-
40	East Boston Savings Bank	1,193,280 70	97,011 48	20,690 93	-	1,310,991 19	-	200 00	225,500 00	-
41	East Bridgewater Savings Bank	290,633 44	6,136 56	4,156 63	-	300,956 63	14,687 50	-	60,918 00	-
42	E. Cambridge Five Cts. Savings B'k	1,018,454 88	18,515 80	29,741 41	3,634 84	1,070,346 73	19,000 00	-	130,700 00	9,379 21
43	Easthampton Savings Bank	329,469 08	2,930 55	9,000 00	-	340,499 41	-	-	43,200 00	600 00
44	East Weymouth Savings Bank	254,885 00	-	5,483 72	-	260,368 72	55,000 00	-	5,000 00	-
45	Eliot Five Cents Sav'gs B'k, Boston	1,488,879 36	27,288 90	24,864 19	2,548 78	1,543,581 23	419,800 00	-	53,700 00	3,800 00
46	Emigrant Savings Bank,* Boston	251,924 40	3,807 88	9,019 67	-	264,752 01	-	-	-	-
47	Essex Savings Bank, Lawrence	4,182,469 86	75,416 27	70,000 00	-	4,327,886 13	520,000 00	500 00	293,225 00	44,000 00
48	Fairhaven Institution for Savings	448,411 24	19,719 86	10,140 94	-	478,272 14	34,500 00	-	153,340 00	400 00
49	Fall River Five Cents Savings Bank	1,160,421 67	57,078 60	18,840 50	-	1,236,340 77	100,000 00	-	193,400 00	-
50	Fall River Savings Bank	4,654,480 37	47,234 54	91,000 00	-	4,802,734 91	436,500 00	400 00	712,500 00	-
51	Farmers' & Mech's' Sav. B'k, S. Fram.	12,956 07	20 90	15 00	-	12,991 97	-	-	660 00	-
52	Fitchburg Savings Bank	2,022,445 37	[illegible]	[illegible]	-	2,133,074 03	113,865 50	-	218,546 00	19,500 00
53	Florence Savings Bank	168,443 39	1,462 90	2,598 [illegible]	-	172,502 77	-	-	-	-
54	Foxborough Savings Bank	98,162 54	7,660 88	2,200 [illegible]	-	108,023 42	5,000 00	-	9,450 00	-
55	Framingham Savings Bank	1,411,722 67	61,020 49	23,500 [illegible]	-	1,496,243 16	197,800 00	-	166,000 00	26,650 00
56	Franklin Savings Bank, Boston	3,407,022 73	128,011 03	52,531 [illegible]	-	3,587,564 97	236,828 12	1,000 00	79,617 83	7,000 00
57	Franklin Savings Inst., Greenfield	2,862,782 29	36,220 75	46,630 [illegible]	-	2,945,658 04	1,088,900 00	-	67,400 00	13,682 91
58	Gardner Savings Bank	768,960 01	7,548 48	15,922 [illegible]	-	792,430 29	3,350 00	-	103,200 00	18,500 00
59	Georgetown Savings Bank	238,842 62	1,640 36	4,700 [illegible]	-	245,182 98	19,000 00	-	15,200 00	-
60	Grafton Savings Bank	185,310 94	11,803 88	2,600 [illegible]	-	199,814 82	20,834 37	-	37,410 99	-
61	Great Barrington Savings Bank	254,435 74	16,231 33	4,330 [illegible]	-	273,098 10	1,000 00	-	74,508 53	1,271 18
62	Greenfield Savings Bank	1,037,695 80	1,618 47	16,250 [illegible]	-	1,055,768 03	171,000 00	-	102,300 00	11,900 00
63	Groveland Savings Bank	43,967 91	180 10	1,400 [illegible]	-	45,548 01	-	-	3,863 00	-
64	Hampden Savings B'k, Springfield	1,756,039 00	15,149 79	30,200 [illegible]	-	1,801,399 79	140,000 00	20,000 00	272,499 00	46,700 00
65	Hampshire Sav. B'k, Northampton	660,582 01	8,519 05	9,500 [illegible]	-	678,596 06	-	-	166,349 42	-
66	Haverhill Savings Bank	3,696,869 95	20,830 64	73,020 12	-	3,790,520 69	881,000 00	3,400 00	515,450 00	44,300 00
67	Haydenville Savings Bank	272,422 02	10,730 85	3,615 42	-	286,768 37	53,574 55	-	19,494 00	-
68	Hingham Institution for Savings	1,710,045 64	16,069 20	30,000 [illegible]	300 08	1,756,410 98	50,000 00	1,000 00	144,260 00	300 00
69	Holliston Savings Bank	394,500 08	10,130 42	6,200 [illegible]	-	411,231 00	12,958 75	-	36,428 50	1,600 00
70	Holyoke Savings Bank	1,550,096 20	28,781 80	20,000 [illegible]	-	1,615,478 00	63,600 00	-	201,345 67	14,700 00
71	Home Savings Bank, Boston	1,822,276 45	181,409 42	25,000 00	2 50	2,028,688 37	32,500 00	4,300 00	382,918 44	1,200 00
72	Hoosac Savings Bank, No. Adams	188,673 18	1,567 38	1,947 75	-	192,110 31	7,800 00	-	11,120 00	-
73	Hopkinton Savings Bank	279,938 65	6,484 27	6,722 40	-	293,145 32	58,993 75	-	60,567 74	450 00
74	Hudson Savings Bank	323,647 04	2,986 17	4,155 00	-	330,788 21	23,750 78	-	7,681 00	1,800 00
75	Hyde Park Savings Bank	110,514 80	4,689 35	1,065 06	-	116,269 21	-	-	3,000 00	-
76	Institution for Savings in Roxbury	3,127,971 74	57,739 82	75,500 00	-	3,261,211 56	276,300 00	9,260 00	205,667 09	1,700 00
77	Inst. for Savings in Newburyport	4,474,694 08	51,414 17	122,000 00	-	4,648,108 25	758,000 00	500 00	237,120 00	550 00
78	Ipswich Savings Bank	236,520 43	2,326 46	2,875 00	-	241,726 89	3,000 00	800 00	46,259 00	300 00
79	Lawrence Savings Bank	412,732 26	19,054 80	6,560 01	-	438,347 07	24,000 00	-	85,100 00	-
80	Lee Savings Bank	560,596 67	9,602 87	14,000 00	5,000 00	589,199 54	122,000 00	3,100 00	110,200 00	1,640 00
81	Leicester Savings Bank	321,168 20	9,981 47	6,789 43	-	337,939 10	133,800 33	650 00	49,849 12	500 00
82	Leominster Savings Bank	655,818 35	7,664 61	13,500 00	-	676,982 96	-	925 00	88,100 00	1,400 00
83	Lexington Savings Bank	33,868 82	2,152 80	1,062 30	-	37,083 92	-	-	-	-
84	Lowell Five Cents Savings Bank	1,251,718 25	152,221 80	28,000 86	-	1,431,940 91	72,975 00	-	150,671 50	2,000 00
85	Lowell Institution for Savings	3,396,194 20	22,864 12	101,581 24	-	3,520,639 66	725,000 00	-	187,600 00	30,600 00
86	Lynn Five Cents Savings Bank	1,762,057 30	96,877 88	30,000 00	-	1,888,935 18	57,775 10	130,000 00	330,521 47	4,100 00
87	Lynn Institution for Savings	2,225,282 57	75,736 27	66,000 00	-	2,367,018 84	395,500 00	2,800 00	207,255 00	37,025 00
88	Malden Savings Bank	627,746 09	6,649 01	8,600 00	-	642,995 10	80,500 00	4,000 00	78,859 36	-
89	Marblehead Savings Bank	226,594 57	4,728 17	3,203 87	-	234,526 61	31,810 47	-	53,818 96	-
90	Marlborough Savings Bank	936,263 56	26,257 37	14,703 04	-	977,223 97	241,200 00	-	141,070 62	625 00
91	Mechanics' Savings Bank, Holyoke	583,655 80	4,148 37	6,644 00	-	594,448 17	-	-	41,078 50	4,750 00
92	Mechanics' Savings Bank, Lowell	1,451,522 62	54,447 15	34,000 00	567 92	1,540,537 69	87,000 00	-	173,050 00	11,000 00
93	Medford Savings Bank	453,315 04	12,998 93	7,200 00	-	473,513 97	28,170 00	3,400 00	25,220 00	-
94	Medway Savings Bank	180,127 69	3,686 63	6,046 50	-	195,860 82	-	-	41,813 75	-
95	Melrose Savings Bank	151,338 64	3,920 88	1,475 51	-	156,734 03	24,897 50	9,824 62	10,297 14	-
96	Merrimac Savings Bank, Merrimac	288,617 32	1,982 40	3,278 79	-	293,878 51	-	-	6,000 00	-
97	Merrimac River Sav'gs B'k, Lowell	412,221 01	15,016 65	2,730 08	-	429,968 74	4,000 00	900 00	24,400 00	11,400 00
98	Middleborough Savings Bank	461,660 45	8,581 91	8,822 00	3,438 80	482,503 16	-	-	13,140 00	-
99	Middlesex Inst. for Sav'gs, Concord	1,003,573 70	50,297 82	10,002 00	-	1,063,873 52	5,000 00	-	281,500 00	-
100	Milford Savings Bank	910,453 71	10,923 87	13,240 42	-	934,618 00	127,810 00	450 00	177,892 74	7,200 00
101	Military Savings Bank	598,991 82	14,078 36	8,873 00	275 00	622,218 18	48,000 00	3,000 00	133,900 00	8,000 00
102	Miners' Savings B'k, W. Stockbridge	68,274 67	2,641 98	850 00	-	71,766 65	21,215 17	-	7,425 50	-
103	Monson Savings Bank	199,786 29	5,641 82	2,825 00	-	208,253 11	33,800 00	2,000 00	44,403 25	7,550 00
104	Nantucket Institution for Savings	341,374 16	9,200 52	5,468 76	-	356,043 34	33,300 00	100 00	1,400 00	800 00
105	Natick Five Cents Savings Bank	791,868 37	22,878 96	12,345 12	-	827,092 65	70,069 72	3,050 00	104,781 87	23,200 00
106	New Bedford Five Cts. Savings B'k	3,238,715 66	64,830 17	50,134 46	-	3,353,680 29	1,149,000 00	37,200 00	170,800 00	-
107	New Bedford Institution for Sav'gs	9,626,266 56	89,068 06	213,000 00	-	9,928,334 62	2,788,550 00	32,500 00	1,400,860 00	52,250 00
108	Newburyport Five Cts. Savings B'k	593,507 36	73,497 70	14,329 08	-	681,334 14	45,000 00	-	114,000 00	-
109	Newton Savings Bank	1,093,785 09	22,119 41	15,363 00	-	1,131,267 50	78,819 74	-	43,225 00	8,200 00
110	Northampton Institution for Sav'gs	1,984,773 58	30,462 17	45,000 00	-	2,060,235 75	283,721 00	-	43,800 00	23,813 70
111	North Adams Savings Bank	1,155,920 53	12,000 00	16,500 00	2,002 64	1,186,423 17	143,708 47	1,000 00	40,900 00	7,600 00
112	N. Avenue Savings B'k, Cambridge	96,925 26	1,324 08	1,422 56	-	99,671 90	4,986 04	-	5,000 00	-
113	North Brookfield Savings Bank	388,123 31	3,712 68	10,403 72	-	402,239 71	121,000 00	-	11,400 00	-
114	North Easton Savings Bank	352,703 18	18,032 82	7,520 00	-	378,259 04	28,350 00	-	120,161 77	5,000 00
115	North End Savings Bank, Boston	404,121 37	10,636 86	8,470 00	-	423,228 83	9,700 00	-	60,775 91	-
116	Orange Savings Bank	369,189 77	3,041 30	4,800 00	-	377,001 07	41,180 00	-	38,749 00	8,000 00
117	Palmer Savings Bank	629,862 07	4,617 94	9,200 00	-	643,180 01	25,600 00	300 00	51,400 00	4,500 00
118	People's Savings Bank, Worcester	3,984,999 24	46,027 84	72,208 32	81,902 62	4,139,138 02	332,575 00	-	812,448 00	900 00
119	Plymouth Five Cents Savings Bank	603,562 89	14,731 71	9,435 05	4 47	627,734 03	139,400 00	-	32,300 00	850 00
120	Plymouth Savings Bank	2,192,987 25	66,456 01	70,000 00	137 97	2,329,581 21	314,850 00	-	427,541 00	12,200 00
121	Provident Inst. for Savings, Boston	24,978,115 94	521,053 96	140,000 00	17,874 69	25,659,345 59	5,225,620 00	153,000 00	1,134,625 00	10,500 00
122	Prov. Inst. Sav., Salisb'y & Amesb'y	1,385,583 53	58,588 61	45,404 69	-	1,489,576 85	401,000 00	9,800 00	146,325 00	6,200 00
123	Quincy Savings Bank	1,074,486 51	5,357 67	22,500 00	-	1,102,344 18	55,500 00	-	118,216 99	6,100 00
124	Randolph Savings Bank	777,900 51	2,837 48	25,574 02	-	806,312 01	142,000 00	-	252,700 00	-
125	Rockland Savings Bank	420,166 41	1,129 63	7,100 00	-	428,396 04	27,287 50	-	74,188 55	300 00
126	Salem Five Cents Savings Bank	2,473,009 12	68,878 62	70,000 00	-	2,611,887 74	352,000 00	-	521,280 00	-
127	Salem Savings Bank	6,392,590 24	30,827 51	168,000 00	-	6,591,417 75	1,951,000 00	51,200 00	573,000 00	7,200 00
128	Seamen's Sav'gs B'k, Provincetown	359,357 28	11,194 40	7,561 66	-	378,113 44	13,150 00	2,050 00	113,824 82	3,301 50
129	Shelburne Falls Savings Bank	834,183 32	439 87	18,700 00	-	853,323 19	256,000 00	-	64,000 00	4,300 00
130	South Adams Savings Bank, Adams	585,291 45	1,407 60	12,900 00	-	599,599 05	74,000 00	-	41,050 00	-
131	Southbridge Savings Bank	1,129,305 23	19,583 74	17,600 00	-	1,166,488 97	482,000 00	40,000 00	57,159 88	1,200 00
132	South Boston Savings Bank	1,245,247 66	25,537 67	33,000 00	20,274 88	1,324,060 21	188,025 19	-	38,720 00	-
133	South Scituate Savings Bank	447,570 15	6,056 48	8,000 00	-	461,626 63	-	-	57,400 00	-
134	South Weymouth Savings Bank	373,724 60	15,528 90	7,000 00	-	396,253 50	15,000 00	-	128,445 87	1,000 00
135	Spencer Savings Bank	362,138 38	9,285 17	4,525 00	-	375,948 55	61,000 00	-	31,000 00	6,000 00
136	Springfield Five Cts. Savings Bank	1,742,543 26	3,105 46	24,000 00	-	1,769,648 72	58,500 00	-	81,200 00	13,700 00
137	Springfield Institution for Savings	7,942,302 88	73,366 88	130,000 00	-	8,145,669 76	2,152,450 00	14,200 00	830,400 00	123,800 00
138	Stockbridge Savings Bank	174,480 86	1,375 04	1,432 24	87 13	177,278 27	6,660 00	200 00	33,459 50	-
139	Stoneham Five Cents Savings Bank	399,645 35	10,649 59	7,737 69	-	418,030 63	135,000 00	-	-	10,300 00
140	Suffolk Savings Bank, Boston	17,157,983 94	66,042 55	238,183 82	14,712 52	17,436,822 23	1,276,207 50	71,000 00	673,055 74	12,000 00
141	Taunton Savings Bank	1,170,358 16	49,367 51	22,771 38	-	1,242,497 05	88,524 23	550 00	79,208 12	800 00
142	Templeton Savings Bank	161,572 33	1,544 32	1,977 76	-	165,094 46	-	-	4,200 00	450 00
143	Union Inst. for Savings, Boston	2,526,687 59	37,552 15	57,773 00	-	2,622,013 74	94,103 75	-	-	-
144	Union Savings Bank, Fall River	694,242 85	13,061 97	11,800 00	-	719,104 82	5,700 00	-	68,157 00	-
145	Uxbridge Savings Bank	307,365 35	5,831 23	5,774 00	-	318,970 58	-	-	139,430 87	-
146	Wakefield Savings Bank	115,060 43	1,509 87	1,481 50	-	118,051 80	18,000 00	1,800 00	14,200 00	-
147	Wales Savings Bank	26,974 56	761 44	373 00	-	28,109 00	-	-	8,372 50	-
148	Waltham Savings Bank	1,479,097 05	50,072 25	19,000 00	-	1,548,169 31	56,800 00	-	137,825 00	1,200 00
149	Ware Savings Bank	2,077,898 45	34,477 40	25,946 61	41,741 50	2,179,263 96	534,000 00	-	377,947 00	-
150	Wareham Savings Bank	550,548 72	13,511 39	8,400 00	-	572,460 11	-	-	178,096 85	-
151	Warren Five Cts. Sav. B'k, Peabody	1,458,638 59	73,011 92	35,000 00	-	1,568,650 51	40,000 00	-	194,639 62	-
152	Warren Inst. for Savings, Boston	5,037,832 32	208,887 56	102,000 00	-	5,348,719 88	641,000 00	12,400 00	193,600 00	8,000 00
153	Warren Savings Bank, Warren	58,202 01	21 80	118 91	-	58,342 72	-	-	-	-
154	Watertown Savings Bank	305,419 95	2,052 96	3,800 00	-	311,272 91	30,185 00	-	50,460 87	1,350 00
155	Webster Five Cents Savings Bank	455,016 29	6,811 02	5,863 53	-	467,690 84	20,960 00	-	69,700 00	-
156	Wellfleet Savings Bank	323,467 84	8,657 56	12,238 12	1,111 24	345,474 56	-	-	234,044 36	-
157	Westborough Savings Bank	557,740 17	9,808 42	7,523 00	1,458 20	576,526 79	19,500 00	-	58,800 00	-
158	Westfield Savings Bank	780,900 56	17,633 26	12,772 65	9,290 19	820,596 06	160,000 00	-	71,500 00	2,875 00
159	Weymouth Savings Bank	512,478 21	21,848 16	14,461 00	-	548,787 37	-	6,000 00	65,200 00	1,900 00
160	Whitinsville Savings Bank	274,747 58	7,292 97	3,311 24	-	285,351 79	11,180 00	-	76,398 79	-
161	Winchendon Savings Bank	566,098 04	21,948 78	17,553 79	-	605,600 61	-	-	88,100 00	13,124 84
162	Winchester Savings Bank	275,493 01	1,433 58	3,718 97	4,655 00	285,302 56	-	-	31,376 25	-
163	Woburn Five Cents Savings Bank	339,236 47	30,232 73	3,088 53	-	375,677 73	9,000 00	-	168,096 00	-
164	Worcester County Inst. for Savings	8,858,092 02	320,765 21	178,000 00	2,621 68	9,359,978 91	2,141,200 00	1,000 00	795,700 00	49,000 00
165	Worcester Five Cents Savings B'k	2,569,730 28	26,261 84	36,000 00	-	2,631,992 12	291,200 00	30,000 00	262,200 00	10,025 00
166	Worcester Mechanics' Sav'gs Bank	3,447,248 78	46,333 57	54,455 46	-	3,548,037 81	609,000 00	-	313,100 00	2,275 00
167	Worcester No. Sav. Inst., Fitchb'g	3,063,120 32	56,435 15	36,808 63	200 00	3,156,570 20	199,900 38	-	106,983 37	40,400 00
168	Woronoco Savings Bank, Westfield	660,163 54	7,771 33	10,819 52	-	678,754 43	196,441 57	5,100 00	6,145 00	1,334 18
	Total of 168 Banks	$252,601,203 03	$4,240,939 20	$4,800,202 73	$380,050 15	$262,028,907 16	$36,453,987 22†	$744,459 52	$35,653,762 74	$1,313,930 75

No.	Railroad Bonds.	Real Estate by Foreclosure.	Real Estate for Banking Purposes.	Loans on Mortgage of Real Estate.	Loans on Personal Security.	Loans to Counties, Cities or Towns.	Deposits in Banks bearing Interest.	Cash on Hand.	Sundry Assets.	Total Amount of Assets.	No.
1	$18,061 00	$7,038 31	$19,355 13	$738,740 59	$15,880 86	$7,500 00	$55,617 63	$679 59	$1,256 93	$1,166,720 62	1
2	94,108 67	-	13,000 00	337,196 77	117,628 99	20,700 00	20,000 00	7,000 15	-	831,748 09	2
3	306,000 00	14,145 09	-	458,226 67	176,447 93	10,000 00	3,466 13	3,302 40	200 00	1,516,488 16	3
4	92,530 00	45,095 71	26,296 59	418,398 16	46,813 63	63,600 00	10,929 74	142 84	4,257 86	787,927 47	4
5	-	1,417 16	-	388,332 16	345,192 00	64,180 00	129,000 00	224 86	1,845 80	1,054,411 97	5
6	-	-	-	294,637 00	179,098 00	79,000 00	70,700 58	2,687 91	125 00	635,727 49	6
7	6,060 00	12,000 00	-	47,088 87	85,170 86	-	1,826 60	-	465 40	280,015 02	7
8	15,132 00	2,352 78	-	81,672 23	102,371 50	3,550 00	3,486 87	5,734 05	14,709 35	321,073 36	8
9	-	25,842 86	-	148,077 50	29,797 00	9,000 00	13,112 17	765 54	2,747 00	296,104 69	9
10	84,500 00	24,567 70	-	714,355 00	215,094 64	70,000 00	3,143 38	20,772 57	33,887 40	1,949,357 65	10
11	7,000 00	7,375 04	-	237,744 00	221,565 00	42,500 00	-	14,636 45	11,005 10	699,565 49	11
12	140,000 00	187,018 40	138,768 25	4,760,257 83	3,178,100 00	488,000 00	791,469 23	68,626 54	8,373 62	11,558,954 70	12
13	-	3,849 20	115,007 00	455,900 00	135,500 00	-	25,255 11	3,971 03	7,330 28	856,006 12	13
14	10,000 00	-	-	50,140 00	-	6,000 00	4,096 99	-	1,900 00	118,356 73	14
15	8,000 00	7,000 00	-	125,159 63	31,430 30	4,500 00	10,246 39	9,180 62	343 87	242,197 82	15
16	3,780 00	52,483 19	-	89,174 15	-	-	4,794 15	4,437 52	501 31	172,684 45	16
17	101,000 00	106,873 63	25,000 00	1,402,179 23	833,670 24	2,500 00	13,007 22	1,905 29	2,498 46	2,951,532 07	17
18	-	105,150 00	-	168,406 00	68,010 06	-	62,101 79	5,282 44	-	684,850 14	18
19	9,410 00	-	-	171,195 00	47,725 00	-	-	8,548 57	46 39	257,308 46	19
20	-	-	-	25,796 62	11,100 00	-	5,081 89	660 71	75 00	42,714 22	20
21	-	7,857 11	-	87,537 50	10,000 00	-	15,809 96	73 10	201 05	169,233 35	21
22	73,000 00	10,528 92	-	1,117,469 89	682,000 00	-	63,928 16	2,719 96	2,504 86	2,658,749 79	22
23	8,585 00	85,817 12	-	624,010 00	675,000 00	-	180,700 04	3,712 04	1,557 54	2,117,393 09	23
24	26,000 00	12,320 00	-	191,436 00	61,895 00	54,279 00	22,887 09	-	51 40	464,258 49	24
25	31,875 00	2,768 01	5,000 00	632,967 50	421,138 96	36,600 00	13,815 97	13,240 72	200 02	1,624,816 18	25
26	13,552 00	550 00	1,510 73	87,140 22	82,415 29	10,637 50	9,500 00	264 03	15,862 35	284,603 50	26
27	-	128,750 00	-	638,549 00	203,214 00	-	42,455 34	-	1,000 00	1,265,069 71	27
28	25,000 00	363,450 00	80,000 00	929,490 00	293,950 00	-	22,271 42	3,426 81	3,500 00	2,589,188 23	28
29	11,220 00	21,743 21	11,383 12	656,863 55	228,150 00	133,225 00	23,960 16	3,272 21	1,307 92	1,637,558 87	29
30	-	-	-	71,985 00	18,507 58	-	2,000 00	2,506 88	7 20	120,038 66	30
31	21,000 00	-	-	355,731 06	80,928 57	27,000 00	31,000 00	7,827 81	-	569,587 44	31
32	-	-	-	1,347,838 00	787,633 37	-	-	31,437 83	-	2,464,741 59	32
33	73,000 00	73,303 77	-	232,780 00	192,931 56	3,000 00	26,466 84	-	1,440 89	598,497 51	33
34	228,300 00	-	-	1,724,752 76	675,361 37	172,000 00	56,557 89	3,567 69	3,067 22	4,023,616 03	34
35	28,300 00	7,694 75	-	491,252 36	228,031 25	20,000 00	9,298 45	7,731 74	1,892 57	958,822 14	35
36	20,000 00	3,500 00	-	183,030 00	46,500 00	28,900 00	13,121 15	221 90	7,218 39	358,743 05	36
37	27,000 00	-	31,000 00	179,348 50	74,536 17	-	11,187 69	5,799 40	8,010 30	411,906 47	37
38	30,000 00	86,617 88	-	392,672 00	363,637 13	-	20,267 69	9,788 09	-	1,055,048 59	38
39	193,792 50	18,800 00	-	619,923 11	513,575 00	29,850 00	40,486 30	-	-	1,709,126 91	39
40	-	190,686 48	19,855 87	559,337 18	254,879 22	-	36,724 19	2,506 00	20,692 35	1,310,991 19	40
41	20,000 00	-	-	137,345 11	66,191 50	-	11,373 89	68 73	382 12	300,956 63	41
42	19,000 00	45,048 78	4,015 44	618,311 17	215,250 00	-	7,636 85	1,683 84	2 49	1,070,346 73	42
43	-	-	-	144,075 00	142,249 75	-	-	10,079 66	295 00	340,499 41	43
44	9,000 00	899 30	-	191,070 87	17,866 30	-	1,562 21	115 22	1,852 62	260,368 72	44
45	60,000 00	10,000 00	-	451,732 00	518,850 00	6,000 00	-	29,835 35	425 88	1,543,581 23	45
46	-	2,025 21	-	9,875 00	-	-	225,411 86	879 62	23,560 32	264,752 01	46
47	308,600 00	41,400 00	-	2,054,232 00	1,041,200 00	-	-	44,479 13	300 00	4,327,886 13	47
48	-	99,882 06	4,609 36	96,450 00	60,112 48	-	10,069 79	10,121 34	9,980 21	478,272 14	48
49	70,000 00	-	45,000 00	508,850 00	286,900 00	-	-	1,793 29	28,287 48	1,236,340 77	49
50	100,000 00	89,800 00	45,000 00	1,633,798 00	1,551,068 00	10,000 00	226,411 39	1,731 59	41,425 93	4,802,734 91	50
51	-	-	-	5,900 00	2,100 00	-	2,622 53	1,600 44	101 00	12,991 97	51
52	57,000 00	85,346 00	130,000 00	724,335 00	649,458 00	87,000 00	96,394 65	1,875 [illegible]	439 66	2,133,074 03	52
53	-	59 18	-	93,456 69	52,026 31	-	25,670 90	969 25	40 45	172,502 77	53
54	5,000 00	4,823 00	-	64,154 00	2,225 00	-	17,824 40	55 02	-	108,023 42	54
55	63,000 00	43,168 00	-	844,097 57	82,049 08	-	-	49,424 77	33,571 74	1,496,243 16	55
56	-	196,640 58	-	2,238,865 80	557,220 00	196,375 00	65,842 36	3,808 51	3,766 12	3,587,564 97	56
57	132,300 00	1,077 83	-	642,303 30	691,082 14	142,131 00	182,843 36	1,208 08	2,865 41	2,945,658 04	57
58	24,000 00	1,177 18	-	366,965 04	155,581 14	110,198 50	3,135 00	6,247 14	182 29	792,430 29	58
59	-	7,791 82	-	180,304 48	21,374 20	2,500 00	15,190 18	2,872 34	-	245,182 98	59
60	-	-	-	50,110 00	46,080 81	37,132 22	-	7,746 43	-	199,814 82	60
61	-	106 00	15,000 00	110,481 31	49,804 16	-	18,100 03	5,870 24	778 67	273,098 10	61
62	20,500 00	3,008 78	-	545,182 11	85,656 02	9,471 88	44,112 04	584 08	54,646 11	1,055,768 03	62
63	4,000 00	300 00	-	23,473 00	2,100 00	4,000 00	7,000 00	804 01	-	45,548 01	63
64	-	176,747 67	-	920,355 00	189,424 63	-	100,000 00	27,484 58	3,678 34	1,801,399 79	64
65	-	4,600 00	-	274,894 76	72,985 50	3,000 00	153,987 10	-	1,610 38	678,596 06	65
66	98,000 00	-	-	962,525 00	1,121,063 00	10,000 00	247,139 00	4,727 09	18,014 60	3,790,520 69	66
67	3,737 50	4,000 00	-	99,087 03	32,760 14	3,800 00	17,688 27	256 08	240 79	286,768 37	67
68	45,000 00	79,336 45	3,000 00	821,666 13	532,400 00	61,700 00	1,614 29	9,373 06	6,361 05	1,756,410 98	68
69	6,400 00	8,775 00	-	270,210 00	30,830 00	12,540 00	17,510 61	6,608 14	3,840 00	411,231 00	69
70	90,000 00	-	-	871,600 00	223,172 00	15,000 00	96,971 45	91,542 07	4,820 81	1,615,478 00	70
71	-	148,252 50	-	318,845 00	408,800 00	24,000 00	65,005 69	6,509 63	1,337 11	2,028,688 37	71
72	-	7,927 43	-	108,141 38	53,022 04	-	-	4,029 77	1,064 71	192,110 31	72
73	74,740 00	2,080 33	-	105,053 30	9,250 00	-	1,888 49	541 71	-	293,145 32	73
74	[illegible]	-	-	180,615 30	7,939 30	55,000 00	22,600 00	2,061 63	30 00	330,788 21	74
75	19,000 00	-	-	31,912 00	35,925 00	-	2,516 24	1,887 65	228 32	116,269 21	75
76	57,321 73	116,166 00	-	1,103,210 00	1,085,400 00	12,000 00	283,441 72	5,745 02	103,000 00	3,261,211 56	76
77	115,000 00	26,593 21	10,000 00	806,349 00	1,553,780 00	277,000 00	180,560 71	853 33	-	4,648,108 25	77
78	-	3,725 00	-	115,360 00	19,690 00	12,512 50	33,817 21	4,232 18	-	241,726 89	78
79	25,000 00	11,373 36	-	206,474 00	48,537 43	-	33,659 51	2,307 34	1,265 43	438,347 07	79
80	-	3,228 12	-	275,316 45	37,028 00	23,000 00	-	3,204 21	15,082 06	589,199 54	80
81	8,000 00	-	-	120,660 00	16,935 00	-	3,537 00	-	4,181 73	337,939 10	81
82	-	10,878 99	-	337,900 00	172,650 00	42,000 00	10,006 00	7,228 37	800 00	676,982 96	82
83	-	-	-	21,250 00	11,815 00	-	3,045 95	781 09	191 88	37,083 92	83
84	-	594,171 66	65,000 00	521,656 64	180,840 00	25,000 00	15,290 46	1,618 58	2,816 67	1,431,940 91	84
85	-	-	20,334 06	835,670 58	-	1,324,800 00	396,635 02	-	-	3,520,639 66	85
86	76,983 65	26,762 95	30,000 00	845,743 45	150,416 31	60,500 00	171,179 00	3,414 33	1,536 93	1,888,935 18	86
87	29,700 00	-	40,000 00	1,016,535 00	372,750 00	137,500 00	86,358 88	35,414 03	6,180 93	2,367,018 84	87
88	-	-	-	350,105 00	106,870 00	-	113,553 67	5,000 00	4,107 07	642,995 10	88
89	-	28,060 35	-	58,600 00	29,409 27	-	29,201 42	582 80	357 44	234,526 61	89
90	-	-	-	451,422 00	93,246 55	-	48,816 29	-	849 51	977,223 97	90
91	-	-	-	399,256 00	100,937 00	10,000 00	-	30,914 13	3,512 54	594,448 17	91
92	30,000 00	168,112 07	22,175 06	576,193 84	376,400 00	-	20,594 75	6,871 97	-	1,540,537 69	92
93	-	14,454 53	-	208,873 00	125,650 00	55,000 00	12,350 14	488 31	-	473,513 97	93
94	7,150 00	13,272 51	-	55,811 33	79,117 00	6,500 00	1,706 46	422 63	531 14	195,860 82	94
95	-	-	-	92,170 00	600 00	8,500 00	8,112 91	265 68	2,143 18	156,734 03	95
96	10,400 00	-	-	137,735 00	94,705 43	-	46,000 00	1,038 08	-	293,878 51	96
97	-	1,800 00	-	215,118 49	160,066 00	3,000 00	6,761 76	322 59	1,000 00	429,968 74	97
98	6,112 20	2,200 00	-	281,019 53	111,771 25	21,891 11	46,404 03	963 34	1 40	482,503 16	98
99	142,000 00	26,200 00	-	318,918 80	196,700 00	53,500 00	-	38,997 62	757 10	1,063,873 52	99
100	17,440 00	1,780 22	27,000 00	270,308 38	288,270 45	16,700 00	896 33	4,448 71	-	934,618 00	100
101	20,000 00	4,858 84	18,000 00	214,015 00	30,000 00	63,500 00	38,347 09	1,644 59	14,777 66	622,218 18	101
102	4,430 00	-	-	37,200 00	1,000 00	-	-	495 98	-	71,766 65	102
103	4,144 65	21,094 47	-	268,845 00	48,820 00	-	77,748 37	155 37	-	508,253 11	103
104	5,000 00	27,366 57	8,573 00	202,677 64	46,573 00	2,000 00	24,549 88	8,313 75	889 50	356,043 34	104
105	27,463 17	5,675 00	-	390,120 71	10,864 53	36,100 00	120,000 00	30,870 11	2,897 52	827,092 65	105
106	176,000 00	-	-	400,296 08	1,019,089 91	2,500 00	391,290 19	3,672 37	3,231 74	3,353,680 29	106
107	700,000 00	-	30,846 00	789,887 65	3,105,794 07	140,900 00	536,933 76	14,107 54	337,051 60	9,928,334 62	107
108	5,000 00	109,982 67	43,941 48	290,170 00	51,379 00	-	15,158 87	4,563 37	2,137 57	681,334 14	108
109	53,107 70	56,638 38	-	659,705 00	187,425 00	-	42,876 88	383 68	792 14	1,131,267 50	109
110	561,875 00	3,996 75	27,582 40	745,458 00	174,200 00	2,062 00	373,583 90	14,636 91	100,000 00	2,060,235 75	110
111	-	-	5,000 00	489,948 00	338,330 08	98,672 34	59,408 39	10,222 79	11,632 49	1,186,423 17	111
112	-	1,306 97	-	55,093 00	27,500 00	-	3,458 95	316 94	10 00	99,671 90	112
113	22,000 00	-	-	170,021 75	-	-	7,413 95	188 93	209 08	402,239 71	113
114	-	5,009 50	-	182,610 00	27,162 43	-	-	9,465 08	-	378,259 04	114
115	20,212 50	19,429 19	-	249,884 87	-	-	53,046 73	632 23	7,050 40	423,228 83	115
116	32,850 00	1,058 00	-	160,672 20	101,782 95	15,000 00	28,201 21	-	430 71	377,001 07	116
117	34,000 00	10,350 00	13,100 00	328,280 85	162,112 38	1,550 00	8,768 52	2,467 16	551 10	643,180 01	117
118	279,993 00	16,186 83	65,000 00	1,347,126 16	1,064,808 33	129,900 00	44,268 31	11,442 62	34,687 77	4,139,138 02	118
119	20,000 00	7,380 58	2,300 00	348,170 00	36,434 00	25,090 00	13,756 82	724 26	678 32	627,734 03	119
120	110,000 00	63,286 49	7,000 00	569,171 00	393,572 00	139,600 00	30,914 21	1,346 51	-	2,329,581 21	120
121	1,834,000 00	115,601 44	80,000 00	6,799,701 00	8,512,562 00	63,000 00	1,565,634 15	44,313 39	182,089 61	25,659,345 59	121
122	51,500 00	3,659 55	2,500 00	248,100 00	127,700 00	212,000 00	271,267 71	5,026 24	1,698 35	1,489,576 85	122
123	55,000 00	129,986 52	-	458,924 63	141,280 00	10,000 00	8,230 00	3,687 84	16,418 80	1,102,344 18	123
124	117,000 00	12,894 90	-	175,470 00	55,900 00	21,000 00	25,330 27	3,457 84	500 00	806,312 01	124
125	25,000 00	1,800 00	-	229,666 00	46,267 22	8,000 00	12,861 15	343 95	675 67	428,396 04	125
126	-	42,766 81	-	587,080 00	963,250 00	84,000 00	140,000 00	1,510 93	20,000 00	2,611,887 74	126
127	60,000 00	69,532 39	60,000 00	810,140 00	2,161,420 00	566,450 00	127,085 49	14,189 87	100,000 00	6,591,417 75	127
128	45,505 00	70,054 90	1,330 29	46,883 54	49,496 96	16,000 00	10,971 12	722 02	2,625 43	378,113 44	128
129	40,000 00	-	4,000 00	341,460 00	101,223 51	750 00	40,000 00	591 68	1,000 00	853,323 19	129
130	10,000 00	7,500 00	-	220,695 00	100,235 00	37,400 00	106,101 72	-	2,517 33	599,599 05	130
131	85,000 00	-	-	139,400 00	221,200 00	-	60,000 00	515 35	20,033 74	1,166,488 97	131
132	1,000 00	105,128 85	58,751 94	451,000 00	390,000 00	-	23,026 50	2,307 83	5,500 00	1,324,060 21	132
133	-	45,275 00	-	276,065 97	48,469 00	28,880 00	7,110 22	426 49	-	461,626 63	133
134	25,500 00	11,000 00	-	133,351 00	70,898 49	-	4,614 61	603 28	5,840 25	396,253 50	134
135	5,000 00	-	-	138,161 97	78,225 00	48,750 00	2,116 67	-	4,994 91	375,948 55	135
136	-	79,475 00	189,700 00	1,005,190 00	187,127 57	120,000 00	20,000 00	2,691 91	12,034 24	1,769,648 72	136
137	445,000 00	92,650 00	104,500 00	2,680,500 00	900,200 00	387,000 00	330,000 00	49,081 09	58,388 67	8,145,669 76	137
138	-	2,888 38	-	106,211 78	25,306 72	-	-	2,551 88	-	177,278 27	138
139	11,000 00	16,914 00	-	122,464 73	37,800 00	62,000 00	20,182 17	651 16	1,618 57	418,030 63	139
140	1,218,500 00	82,447 63	180,173 00	5,761,083 66	5,649,220 85	1,179,000 00	876,285 82	189,471 94	284,344 09	17,436,822 23	140
141	83,636 15	37,026 00	-	801,424 76	417,540 00	9,249 08	8,855 32	4,837 15	11,035 67	1,242,497 05	141
142	-	-	-	108,316 00	14,555 00	33,500 00	3,037 54	3,036 92	-	165,094 46	142
143	-	345,793 08	278,601 06	1,341,071 24	472,825 00	-	94,218 98	3,686 71	1,733 92	2,622,013 74	143
144	-	3,356 84	38,000 00	336,081 00	232,587 78	-	34,000 00	1,222 20	-	719,104 82	144
145	-	19,225 04	-	119,978 60	27,455 00	-	10,395 18	-	8,485 89	318,970 58	145
146	8,000 00	8,174 29	-	46,835 00	11,850 00	-	2,869 73	361 95	7,860 81	118,051 80	146
147	-	-	-	15,600 41	3,084 96	-	-	782 43	268 70	28,109 00	147
148	100,500 00	8,000 00	-	630,435 00	438,914 43	95,000 00	78,000 00	2,225 48	12 00	1,548,169 31	148
149	238,000 00	-	8,400 00	566,687 51	387,016 41	39,000 00	16,667 74	3,761 18	7,784 12	2,179,263 96	149
150	-	189,496 21	-	75,497 81	105,263 56	-	-	24,573 47	1,537 41	572,460 11	150
151	64,750 00	58,841 26	-	488,014 50	405,723 57	290,540 00	-	26,391 09	1,177 47	1,568,650 51	151
152	200,000 00	85,050 00	80,000 00	1,782,906 70	1,763,500 00	185,500 00	151,201 54	7,379 19	257,682 65	5,348,719 88	152
153	3,717 36	-	-	13,215 00	5,904 10	9,700 00	5,304 19	298 30	203 77	58,342 72	153
154	61,146 25	-	-	144,873 00	-	-	23,554 79	-	1 00	311,272 91	154
155	67,000 00	15,350 00	-	218,405 00	24,875 00	19,000 00	9,863 43	442 38	21,495 03	467,690 84	155
156	-	-	2,000 00	85,280 24	14,371 63	3,300 00	4,414 72	1,063 59	-	345,474 56	156
157	3,000 00	15,529 49	-	360,639 52	74,773 16	6,000 00	37,187 52	-	1,077 00	576,526 79	157
158	-	21,751 00	-	434,974 19	59,608 83	24,000 00	-	1,307 41	54,879 63	820,596 06	158
159	21,810 00	83,852 00	-	327,899 00	9,373 00	-	21,649 07	1,101 30	10,800 00	548,787 37	159
160	37,000 00	-	-	84,379 74	73,850 00	-	2,110 53	-	432 73	285,351 79	160
161	21,000 00	1,200 00	-	260,859 40	196,002 00	7,500 00	-	11,864 58	200 00	605,600 61	161
162	18,811 25	-	-	114,267 22	60,075 00	64,405 00	8,332 19	235 63	500 00	285,302 56	162
163	3,750 00	34,075 00	-	234,897 90	102,300 00	21,483 26	1,078 73	896 84	-	375,677 73	163
164	987,000 00	61,067 91	-	2,658,756 06	1,704,095 70	272,300 00	306,382 72	7,511 04	1,564 34	9,359,978 91	164
165	29,000 00	3,854 86	-	1,769,375 00	8,850 00	68,500 00	129,756 91	2,066 05	26,834 12	2,631,992 12	165
166	71,500 00	19,304 97	-	1,196,078 35	1,026,534 44	6,000 00	242,064 34	4,087 23	54,162 58	3,548,037 81	166
167	41,408 29	15,303 59	-	907,864 00	562,235 08	219,133 85	37,438 52	3,701 72	1,651 47	3,156,570 20	167
168	-	2,100 00	-	398,674 00	73,209 60	24,000 00	33,091 20	7,609 97	268 93	678,754 43	168
Total	$11,873,639 55	$5,733,549 77	$2,309,562 78	$92,260,016 85	$61,677,304 51	$8,895,044 24	$11,842,359 46	$1,243,918 80	$2,274,617 98	$262,028,907 16	

* Temporarily enjoined.

† Amount invested in United States bonds, $15,024,314 35; amount invested in State, county, city and town bonds, $21,429,673 27.

BANKS IN THE HANDS OF RECEIVERS.

BARNSTABLE SAVINGS BANK — BARNSTABLE.

Incorporated Jan. 29, 1831; perpetually enjoined by decree of Supreme Judicial Court May 23, 1878.

GUSTAVUS A. HINCKLEY, SAMUEL SNOW, *Receivers.*

STATEMENT.

Amount of assets delivered to the receivers, ...	$1,274,040 81
Date of delivery: June 11, 1878.	
Amount due depositors at time the bank was placed in hands of receivers, ...	1,291,302 05
Percentage and amount of dividends allowed by Supreme Judicial Court, 82 per cent,*	1,055,361 90
Balance now due depositors, ...	32,382 76

* Final dividend allowed Sept. 24, 1883.

HYANNIS SAVINGS BANK — HYANNIS.

The receivers of this bank have deposited the balance due depositors with the treasurer of the Commonwealth, agreeably to the provisions of Section 44, Chapter 116 of the Public Statutes, and the books and papers of the bank are deposited with the Commissioners of Savings Banks, in accordance with the provisions of Chapter 77 of the Acts of 1882.

LANCASTER SAVINGS BANK — LANCASTER.

Incorporated 1845; perpetually enjoined by decree of Supreme Judicial Court, Dec. 30 1875.

WILLIAM H. MCNEIL, ELISHA BRIMHALL, BENJAMIN SNOW, *Receivers.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$451,417 50	Loans on real estate, . .	$18,000 00
Dividends unpaid, .	2,302 44	Real estate acquired, . .	220,683 97
		Profit and loss, ...	187,135 82
		Cash in banks, ...	27,900 15
	$453,719 94		$453,719 94

Amount of assets delivered to the receivers, ...	$1,030,523 27
Date of delivery: January 1, 1876.	
Amount due depositors at time the bank was placed in hands of receivers,	973,390 36
Date, percentage, and amount of dividends allowed by the Supreme Judicial Court: June 10, 1876, 33⅓ per cent., $324,463.45; Nov. 19, 1877, 10 per cent., $96,732.32; Oct. 29, 1878, 10 per cent., $96,732.32.	

Amount of each dividend paid to date,		$323,736 62 96,230 68 95,658 35
Number of open accounts.	2,397	
Number and amount of open accounts on which no dividend has been claimed or paid,	25	2,156 50
Estimated amount to be realized from remaining assets applicable to payment of dividends,		73,000 00
Amount of each class of assets disposed of to date, and amount of profit or loss on each: Bank stock, $76,300, profit, $15,559.50; loans on railroad stock, $1,692, loss, $366.75; loans on bank stock, $2,000; loans on mortgage of real estate, $363,422.30, loss, $92,004.18; loans on public funds, $1,075; loans on personal security, $290,850, loss, $126,889.37; loans on railroad bonds, $31,500, loss, $20,326.92.		
Amount of expenses of receivership to date,		33,368 32

Date of examination by commissioner: September 12.

MERCANTILE SAVINGS INSTITUTION—BOSTON.

The receivers of this institution have deposited the balance due depositors with the treasurer of the Commonwealth, agreeably to the provisions of Section 44, Chapter 116 of the Public Statutes, and the books and papers of the institution are deposited with the Commissioners of Savings Banks, in accordance with the provisions of Chapter 77 of the Acts of 1882.

NEEDHAM SAVINGS BANK—NEEDHAM.

Incorporated April 7, 1874: perpetually enjoined by decree of Supreme Judicial Court March 4, 1879.

EMERY GROVER, *Receiver.*

STATEMENT.

Amount of assets delivered to the receiver,	$23,623 37
Date of delivery: March 4, 1879.	
Amount due depositors at time the bank was placed in hands of receiver,	23,354 17
Percentage and amount of dividends allowed by Supreme Judicial Court,* 100 per cent.,	23,354 17
Balance now due depositors,	1,809 26

* Final dividend allowed Sept. 25, 1883.

NORTH BRIDGEWATER SAVINGS BANK*—BROCKTON.

Incorporated April 24, 1851; perpetually enjoined by decree of Supreme Judicial Court, Nov. 13, 1877.

RUFUS P. KINGMAN, ELLIS AMES, *Receivers.*

STATEMENT.

Amount of assets delivered to receivers,	$450,840 40
Date of delivery: Nov. 19, 1877.	
Amount due depositors at time the bank was placed in hands of receivers,	540,109 74
Percentage and amount of dividends allowed by Supreme Judicial Court, 88 per cent.,	484,799 29
Balance now due depositors,	65,049 13

* The receivers of this bank are now waiting an order from the Court to pay the final dividend.

READING SAVINGS BANK — READING.

Incorporated July 14, 1869; perpetually enjoined by decree of Supreme Judicial Court, April 11, 1879.

WILLIAM J. HOLDEN, SOLON BANCROFT, *Receivers.*

STATEMENT.

LIABILITIES.		ASSETS.*	
Due depositors,	$113,523 87	Mortgage loans,	$40,135 00
Interest account,	9,393 98	Personal loans,	4,240 32
		United States bonds,	1,000 00
		Bank stock,	2,900 00
		Balance due from late treasurer,	35,581 73
		Real estate,	7,296 69
		Due on mortgage note after disposing of security,	695 49
		Expense,	8,700 14
		Profit and loss,	426 81
		Cash on hand,	21,941 67
	$122,917 85		$122,917 85

Amount of assets delivered to the receivers,		$108,962 81
Date of delivery: April 23, 1879.		
Assets afterwards recovered by the receivers,		6,750 00
Amount due depositors at time the bank was placed in hands of receivers,		156,329 78
Date, percentage and amount of dividends allowed by Supreme Judicial Court: Nov. 3, 1879, 12½ per cent., $19,541.22; Nov. 23, 1881, 15 per cent., $23,449.48.		
Amount of each dividend paid to date,		19,529 20 23,274 80
Number of open accounts,	680	
Number and amount of open accounts on which no dividend has been claimed or paid,	14	96 63
Estimated amount to be realized from remaining assets applicable to payment of dividends,		11,550 00
Amount of each class of assets disposed of to date, and amount of profit or loss on each: real estate and mortgages, $43,322.70, loss, $244.68; personal loans, $12,052.53, loss, $182.13.		
Amount of expenses of receivership to date,		8,700 14
Date of examination by commissioner: December 1.		

* The nominal assets include a large number of securities, the title of which is in dispute. In compliance with a decree of the Supreme Judicial Court, securities to the amount of $800.00 have been surrendered to a claimant. In all other cases which have been decided, the title of the bank to its assets has been confirmed. The depositors' account has been subjected to further corrections since the last report, and it is now thought to be entirely correct.

SANDWICH SAVINGS BANK—SANDWICH.

Incorporated 1866; perpetually enjoined by decree of Supreme Judicial Court, Jan. 29, 1878.

H. G. O. Ellis, *Receiver.*

Statement.

Liabilities.		Assets.	
Due depositors,	$28,244 01	Real estate held by foreclosure,	$9,200 00
Dividends unpaid,	1,206 47	Mortgage loans,	2,600 00
Due G. C. Hoag,	58 51	Cash on hand, including unpaid dividends,	5,352 74
		Deficit,	12,356 25
	$29,508 99		$29,508 99

Amount of assets delivered to the receiver,		$109,586 22
Date of delivery: April 1, 1878.		
Amount due depositors at time the bank was placed in hands of receiver,		108,145 35
Date, percentage and amount of dividends allowed by Supreme Judicial Court: Aug. 23, 1878, 30 per cent., $32,442.95; Oct. 22, 1879, 15 per cent., $16,221.62; Sept. 24, 1880, 15 per cent., $16,221.62; June 14, 1881, 15 per cent., $16,221.62.		
Amount of each dividend paid to date,		32,310 60 16,056 56 15,867 63 15,666 55
Number of open accounts,	518	
Number and amount of open accounts on which no dividend has been claimed or paid,	15	441 24
Estimated amount to be realized from remaining assets applicable to payment of dividends,		4,850 00
Amount of each class of assets disposed of to date, and amount of profit or loss on each: mortgage loans, $57,963, loss, $13,751.29; personal loans, $24,713, profit, $3,408.35; bonds, $14,000, profit, $2,068.05.		
Amount of expenses of receivership to date,		2,315 46
Date of examination by commissioner: August 1.		

SCITUATE SAVINGS BANK—SCITUATE.

Incorporated May 31, 1851; perpetually enjoined by decree of Supreme Judicial Court, July 9, 1880.

Ebenezer T. Fogg, Willard Torrey, *Receivers.*

Statement.

Liabilities.		Assets.	
Deposits,	$64,316 05	Loans on mortgages of real estate,	$26,602 00
Unpaid dividends,	316 62	Loans on personal securities,	1,982 00
		Real estate by foreclosure,	12,475 00
		Due on bond,	3,549 17
		Profit and loss,	13,230 58
		Cash,	6,793 92
	$64,632 67		$64,632 67

Amount of assets delivered to the receivers, ...		$125,486 44
Date of delivery: July 23, 1880.		
Amount due depositors at time the bank was placed in hands of receivers,		127,181 29
Date, percentage and amount of dividends allowed by Supreme Judicial Court: Sept. 11, 1880, 20 per cent., $25.525.50; Nov. 15, 1881, 20 per cent., $25,525.08; Jan. 11, 1883, 10 per cent., $12,748.34.		
Amount of dividends paid to date, ...		63,332 30
Number of open accounts, ...	343	
Number and amount of open accounts on which no dividend has been claimed or paid, ...	7	633 31
Estimated amount to be realized from remaining assets applicable to payment of dividends, ...		34,957 00
Amount of each class of assets disposed of to date, and amount of profit or loss on each: real estate, $40,175, loss, $12,685; mortgages, $12,453.50, loss, $150; bank stock, $4,200, loss, $170; personal notes, $4,468.33 at par value.		
Amount of expenses of receivership to date, ...		4,193 70
Date of examination by commissioner: September 3.		

AGGREGATE STATEMENT OF BANKS IN THE HANDS OF RECEIVERS — 1883. (4 BANKS.)

Liabilities.		Assets.	
Deposits, . . .	$657,501 43	Public funds, ...	$1,000 00
Sundries, . . .	13,278 02	Bank stock, ...	2,900 00
		Real estate by foreclosure, .	249,655 66
		Loans on real estate, . .	87,337 00
		Loans on personal security, .	6,222 32
		Profit and loss, ...	213,149 46
		Sundries, ...	48,526 53
		Cash on hand and in banks, .	61,988 48
	$670,779 45		$670,779 45

AGGREGATE STATEMENT OF BANKS IN THE HANDS OF RECEIVERS — 1882. (8 BANKS.)

Liabilities.		Assets.	
Deposits, . . .	$1,153,188 29	Public funds, ...	$1,000 00
Sundries, . . .	96,121 92	Bank stock, ...	5,285 24
		Real estate, ...	4,000 00
		Real estate by foreclosure, .	388,302 04
		Loans on real estate, . .	112,586 73
		Loans on personal security, .	85,097 82
		Profit and loss, ...	358,563 39
		Sundries, ...	132,662 51
		Cash on hand and in banks, .	161,812 48
	$1,249,310 21		$1,249,310 21

TABLE exhibiting the Number, Condition and Progress of the Savings Banks of Massachusetts in each Year from 1834 *to* 1883 *inclusive.*

(Returns first required by Acts 1834, Chap. 190)

YEAR.	No. of Banks.	Number of Deposit accounts.	Increase in Number of accounts over Previous Year.	Percentage of increase.	Amount of Deposits.	Increase in Am't of Deposits over Previous Year.	Percentage of increase.	Average to each account.	Population of Massachusetts.	Deposits to each Person of Population.	Expense of Management.	Percentage of Expense to Total Deposits.
1834, .	22	24,256	–	–	$3,407,773 00	–	–	$140 09	614,408*	$5 58	$10,968 00	
1835, .	27	27,232	2,976	12	3,921,370 00	$513,597 00	15	143 99	–	–	12,066 00	
1836, .	28	29,786	2,554	9	4,374,578 00	453,208 00	11½	146 19	–	–	14,413 00	
1837, .	30	32,564	2,778	9½	4,781,426 00	406,848 00	9⅓	146 51	–	–	17,504 00	.0033
1838, .	30	33,063	499	1½	4,869,393 00	87,967 00	2	147 27	–	–	18,329 00	
1839, .	30	36,686	3,623	11	5,608,159 00	738,766 00	15¼	152 86	–	–	17,204 00	
1840, .	31	37,470	784	2	5,819,554 00	211,395 00	3¾	157 98	737,609	7 88	17,952 00	
1841, .	30	41,423	3,953	10½	6,714,182 00	894,628 00	15½	162 08	–	–	19,248 00	
1842, .	–	42,587	1,164	2⅔	6,900,451 00	186,270 00	2¾	162 03	–	–	–	
1843, .	31	43,217	630	1½	6,935,547 00	35,095 00	½	160 40	–	–	20,777 00	
1844, .	31	49,699	6,482	15	8,261,345 00	1,325,798 00	19	166 23	–	–	22,688 00	
1845, .	33	58,178	8,479	17	9,813,288 00	1,551,943 00	18⅔	168 66	–	–	27,017 00	.0029
1846, .	38	62,893	4,715	8	10,680,933 00	867,645 00	⅞	169 82	–	–	29,307 00	
1847, .	39	68,312	5,419	8½	11,780,813 00	1,099,880 00	10	172 45	–	–	34,490 00	
1848, .	41	69,894	1,582	2	11,970,448 00	189,635 00	1¼	171 26	–	–	36,405 00	
1849, .	43	71,629	1,735	2½	12,111,554 00	141,106 00	1	169 08	–	–	37,361 00	
1850, .	45	78,823	7,194	10	13,660,024 00	1,548,471 00	13	174 57	994,514	13 73	41,681 00	
1851, .	45	86,537	7,715	9⅔	15,554,089 00	1,894,065 00	14	179 73	–	–	43,707 00	
1852, .	53	97,353	10,816	12½	18,401,308 00	2,847,219 00	12	189 01	–	–	49,380 00	.0026
1853, .	60	117,404	20,051	20½	23,370,102 00	4,968,794 00	27	199 05	–	–	59,071 00	
1854, .	73	136,654	19,250	16½	25,936,858 00	2,566,756 00	11	189 88	–	–	63,471 00	
1855, .	80	148,263	11,609	8½	27,296,217 00	1,257,359 00	4⅔	184 10	1,132,369	24 12	77,757 00	
1856, .	81	165,484	17,221	11½	30,373,447 00	3,077,231 00	10¾	184 15	–	–	89,309 00	.0028

1857, .	86	177,375	11,891	8	33,015,757 00	2,642,310 00	$8\frac{2}{3}$	186 13	–	–	102,027 00	.0028
1858, .	86	182,655	5,280	3	33,914,972 00	899,215 00	$2\frac{2}{3}$	185 67	–	–	105,339 00	
1859, .	86	205,409	22,754	$12\frac{1}{2}$	39,424,419 00	5,509,647 00	16	191 93	–	–	107,951 00	
1860, .	89	230,068	24,659	$12\frac{1}{4}$	45,054,236 00	5,629,817 00	$14\frac{1}{3}$	195 83	1,232,065	35 59	112,264 00	
1861, .	93	225,058	5,010 †	$2\frac{1}{6}$ †	44,785,439 00	268,797 09 †	$\frac{3}{5}$ †	198 99	–	–	120,886 00	.0027
1862, .	93	248,900	23,842	$10\frac{1}{2}$	50,403,674 00	5,618,235 00	$12\frac{1}{2}$	202 50	–	–	135,783 00	
1863, .	95	272,219	23,319	$9\frac{1}{3}$	56,883,828 00	6,480,154 00	$12\frac{4}{5}$	208 92	–	–	140,713 00	
1864, .	97	291,616	19,397	7	62,557,604 30	5,673,775 75	10 ‡	214 52	–	–	184,739 77	.0029
1865, .	102	291,488	128 †	–	59,936,482 52	2,621,121 78	$4\frac{1}{5}$ †	205 62	1,267,329	47 29	203,348 56	.0033
1866, .	102	316,853	25,365	$8\frac{2}{3}$	67,732,264 31	7,795,281 79 †	13	213 76	–	–	219,257 03	.0032
1867, .	108	348,593	31,740	10	80,431,583 71	12,699,319 40	$18\frac{2}{3}$	230 73	–	–	254,225 79	.0031
1868, .	115	383,094	34,501	10 ‡	94,838,336 54	14,406,752 83	18 ‡	247 55	–	–	297,527 60	
1869, .	130	431,769	48,675	$12\frac{3}{4}$ ‡	112,119,016 64	17,280,680 10	$18\frac{1}{5}$	259 67	–	–	339,271 57	.0030
1870, .	139	488,797	57,028	13	135,745,097 54	23,626,080 90	21	277 71	1,457,352	93 14	375,734 09	.0027
1871, .	160	561,201	72,404	14	163,704,077 54	27,958,980 00	$20\frac{1}{2}$	291 52	–	–	429,080 09	.0026
1872, .	172	630,246	69,045	$12\frac{1}{3}$	184,797,313 92	21,093,236 38	$12\frac{7}{8}$	293 21	–	–	469,681 80	.0025
1873, .	175	666,229	35,983	$5\frac{2}{5}$ ‡	202,195,343 70	17,398,029 78	$8\frac{1}{2}$	303 49	–	–	547,518 83	.0026
1874, .	179	702,099	35,870	$5\frac{2}{5}$	217,452,120 84	15,256,777 14	$7\frac{1}{2}$	309 71	–	–	644,682 68	.0029
1875, .	180	720,639	18,540	$2\frac{64}{100}$ ‡	237,848,963 21	20,396,842 37	$9\frac{2}{5}$	330 05	1,651,652	144 00	661,503 92	.00277
1876, .	180	739,289	18,650	$2\frac{1}{2}$	243,340,642 75	5,491,679 54	$2\frac{1}{4}$	329 15	–	–	657,858 72	.0027
1877, .	179	739,757	468	–	244,596,614 18	1,255,971 43	$\frac{1}{2}$	330 64	–	–	671,728 23	.00275
1878, .	168	674,251	65,506 †	$9\frac{1}{6}$ †	209,860,631 18	34,735,983 00 †	$14\frac{1}{5}$ †	311 25	–	–	606,550 23	.00289
1879, .	166	675,555	1,304	$\frac{1}{5}$	206,378,709 53	3,481,921 65 †	$1\frac{2}{3}$	305 50	–	–	590,820 18	.00286
1880, .	164	706,395	30,840	$4\frac{1}{3}$	218,047,922 37	11,669,212 84	$5\frac{1}{3}$	308 68	1,783,086	122 29	581,274 35	.00271
1881, .	165	738,951	32,556	$4\frac{4}{7}$	230,444,479 10	12,396,556 73	$5\frac{2}{3}$	311 85	–	–	617,672 51	.00268
1882, .	166	772,518	33,567	$4\frac{54}{100}$	241,311,362 49	10,866,883 39	$4\frac{7}{10}$	312 37	–	–	619,829 24	.00257
1883, .	168	806,010	33,492	$4\frac{1}{3}$	252,607,593 02	11,296,230 53	$4\frac{68}{100}$	313 40	–	–	650,247 92	.00257

* In 1830. † Decrease. ‡ Nearly.

Statements were made by the following named companies, in accordance with the provisions of their charters: —

AMERICAN LOAN AND TRUST COMPANY — BOSTON.

Incorporated March 12, 1881.

Date of return, November 27, 1883.

Liabilities.		
Capital,	. . .	$1,000,000 00
Deposits subject to check,	$1,703,253 43	
Demand certificates of deposit,	155,567 36	
Time certificates of deposit,	49,393 47	
		1,908,214 26
Undivided profits,	. . .	45,413 11
Dividends unpaid,	. . .	325 00
		$2,953,952 37
Assets.		
Loans payable on time,	$1,038,422 27	
Loans payable on demand,	1,003,559 58	
		$2,041,981 85
State and city bonds,	$12,840 01	
Railway bonds and stocks,	687,429 02	
		700,269 03
Fees due for trustee services,	. . .	4,004 75
Expenses and taxes paid,	. . .	18,770 54
Furniture and fixtures,	. . .	4,000 00
Stockholders' tax,	. . .	7,500 00
Cash in banks,	. . .	151,477 90
Cash in office,	. . .	25,948 30
		$2,953,952 37

Date of examination by commissioner: November 27.

BOSTON SAFE DEPOSIT AND TRUST COMPANY — BOSTON.

Incorporated April 13, 1867.

Date of return, November 3, 1883.

Assets.	
United States government bonds,	$202,350 00
City bonds,	30,000 00
Town bonds,	10,000 00
Railway bonds,	214,275 00
Railroad stock,	19,006 77
Loans on collaterals or sureties,	2,075,044 65
Loans on mortgages,	111,100 00
General expenses,	15,057 18
State taxes,	5,021 62
Safes and fixtures,	25,000 00
Cash in office,	24,524 19
Cash in banks in Boston,	276,196 01
Cash in banks in New York,	9,623 16
	$3,017,198 58

BOSTON SAFE DEPOSIT AND TRUST COMPAMY — Concluded.

Liabilities.		
Capital stock,		$600,000 00
Profit and loss,		106,644 64
Income — Interest, commissions, safe rental, storage and discount,		57,094 85
Deposits subject to check,		2,208,524 14
Deposits for payment of coupons, interest and dividends,		20,876 69
Trust funds,		22,816 87
Special trusts,		1,241 39
		$3,017,198 58
TRUST DEPARTMENT.		
Assets.		
United States government bonds,		$164,264 45
City bonds,		27,623 75
Railway bonds,		227,645 00
Railroad stock,		167,210 38
Bank stock,		99,193 75
Manufacturing stocks,		128,250 00
Boston Music Hall stock,		200 00
Mass. Hospital Life Insurance Co., annuities,		70,000 00
Notes with collaterals or sureties,		17,514 32
Town notes,		5,000 00
Real estate,		39,469 33
Mortgages of real estate,		152,544 73
N. E. Mortgage Security Co. bonds,		2,000 00
Gas Light Co. stock,		3,850 00
Deposit in savings banks,		5,327 18
Premiums,		2,972 26
Cash, Principal,	$13,081 14	
Income,	9,735 73	
		22,816 87
		$1,135,882 02
Liabilities.		
In trust,		$1,126,146 29
Income,		9,735 73
		$1,135,882 02

Date of examination by commissioner: November 5.

COLLATERAL LOAN COMPANY — BOSTON.

Incorporated April 5, 1859.

Date of return, November 30, 1883.

Liabilities.	
Stock called in,	$150,000 00
Reserve account, No. 46,	173 10
Notes payable,	50,586 43
Dividend,	715 00
Undivided profits,	5,396 50
	$206,871 03
Resources.	
Cash on hand,	$1,595 59
Loans outstanding,	202,275 44
Furniture,	3,000 00
	$206,871 03

Date of examination by commissioner: December 27.

INTERNATIONAL TRUST COMPANY—BOSTON.

Incorporated March 25, 1879.

Date of return, October 31, 1883.

Assets.		
Demand loans.		$330,660 31
Time loans,		438,596 46
Time loans to corporations in New England,		368,554 68
State, city and town bonds,		19,540 00
Railway stocks and bonds,		249,971 75
Other bonds and mortgages,		7,000 00
Furniture and fixtures,		2,865 16
Expenses and taxes paid,		6,187 02
Cash on hand and in banks,		364,231 42
		$1,787,606 80
Liabilities.		
Capital stock,		$300,000 00
Deposits subject to check,	$1,397,925 26	
Certificates of deposit,	24,479 53	
Deposits for payment of coupons,	182 50	
		1,422,587 29
Sinking fund for corporations,		7,000 00
Surplus fund,		20,000 00
Undivided profits,		37,381 59
Dividends unpaid,		637 92
		$1,787,606 80

Date of examination by commissioner: November 8.

MASSACHUSETTS LOAN AND TRUST COMPANY—BOSTON.

Incorporated February 18, 1875.

Date of return, Oct. 31, 1883,

Capital stock actually paid in,	$500,000 00
Investments in railroad stocks (Ohio and Mississippi R. R. preferred,)	20,000 00
Deposits,	15,068 90
Depositors,	16
Loans on notes of corporations,	$102,310 00
Loans on notes of individuals,	199,820 24
Cash on hand,	135,004 20
Dividend paid August 15, 1883, since last report, 3 per cent.	

This corporation has never opened or done any business under its trust department, and has therefore no returns to make, as provided by its charter, other than those given herein.

Date of examination by commissioner: January 1, 1884.

NEW ENGLAND TRUST COMPANY—BOSTON.

Incorporated April 22, 1869.

Date of return, October 31, 1883.

Assets.			
United States Government bonds,		$1,170,843 75	
City of Charlestown bonds,		2,000 00	
Railroad bonds,		304,805 00	
Loans on time notes, with collateral or sureties,	$3,915,637 37		
Loans on time notes to corporations in New England,	3,360,780 03		
Loans to cities in New England,	472,354 17		
		7,748,771 57	
Loans on call with collateral or sureties,	$1,268,432 97		
Loans on call to corporations in New England,	100,000 00		
		1,368,432 97	
Cash in banks in Boston,		2,312,536 07	
Cash in office,		26,336 62	
Expense account,		23,975 76	
			$12,957,701 74
Liabilities.			
Capital stock,		$500,000 00	
Deposits,		11,838,619 40	
Interest,	$161,257 43		
	52,991 78		
		214,249 21	
Profit and loss account,		9,082 16	
Guarantee account,		340,000 00	
Commissions,		2,124 47	
For payment of bonds, coupons, dividends, etc.,		33,978 91	
Sinking funds, railroads,		19,647 59	
			$12,957,701 74
TRUSTS UNDER WILLS AND SPECIAL AGREEMENTS.			
Assets.			
United States Government securities,		$112,451 32	
City bonds in Massachusetts,		15,946 38	
Railroad bonds,		355,850 98	
Railroad stocks,		49,900 00	
Manufacturing stocks (special trust),		21,000 00	
Mortgage notes,		46,700 00	
Real estate,		38,231 25	
Bank stocks,		21,211 75	
Cash in banks in Boston,		5,489 68	
			$666,781 36
Liabilities.			
Trust accounts,		$660,481 43	
Income,		5,369 40	
Dividends,		930 53	
			$666,781 36

Date of examination by commissioner: November 3.

WORCESTER SAFE DEPOSIT AND TRUST COMPANY — WORCESTER.

Incorporated March 20, 1868.

Date of return, October 31, 1883.

Liabilities.		
Capital stock,	. . .	$200,000 00
Deposits,	. . .	1,673,285 25
Trust funds,	. . .	11,333 42
Undivided profits,	$7,513 34	
Profit and loss,	21,613 18	
Surplus fund,	40,000 00	
		69,126 52
Dividends unpaid,	. . .	33 00
		$1,953,778 19
Assets.		
Cash in office,	$94,754 53	
Cash in banks,	242,789 70	
		$337,544 23
United States bonds,	$11,350 00	
Consolidated Railroads of Vermont, bonds,	152,000 00	
New England Car Trust bonds,	50,000 00	
Worcester Street Railway bonds,	20,000 00	
		233,350 00
Stock Central National Bank, New York,	. . .	13,400 00
Loans on notes of corporations,	$1,276,816 83	
Loans on mortgage of real estate,	21,200 00	
Loans to individuals, with collateral,	20,000 00	
		1,318,016 83
General expense,	. . .	728 52
Furniture and fixtures,	. . .	10,000 00
Premium account,	. . .	6,500 37
Clearing-house fund,	. . .	1,000 00
Real estate,	. . .	33,000 00
Coupons,	. . .	238 24
		$1,953,778 19
Trust Department.		
Liabilities.		
In trust under wills,	. . .	$119,153 91
Other trusts,	. . .	38,462 13
Income,	. . .	1,011 66
		$158,627 70
Assets.		
United States bonds,	. . .	$50,320 00
Railroad bonds,	. . .	56,560 00
Railroad stock,	. . .	1,700 00
Bank stock,	. . .	7,525 00
Gas-light company's stock,	. . .	400 00
Express company's stock,	. . .	100 00
Savings bank deposits,	. . .	10,323 13
Mortgages, real estate,	. . .	20,366 15
Cash,	. . .	11,333 42
		$158,627 70
Dividend Oct. 1, 1883 (3 per cent.),	$6,000	
Number of accounts,	1,755	

Date of examination by commissioner: October 24.

MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY — BOSTON.

Incorporated Feb. 24, 1818.

Date of return, December 31, 1883.

Liabilities.	
Deposits,	$16,141,749 62
Earnings undivided,	220,043 19
Insurance on lives,	8,395 79
Annuities on lives,	493,701 31
Capital stock,	500,000 00
Surplus,	156,030 78
	$17,519,920 69
Assets.	
Mortgages,	$8,158,178 89
Personal and collateral loans,	6,207,400 00
Real estate,	240,000 00
Municipal bonds,	75,000 00
Railroad bonds,	1,700,000 00
Railroad stocks and note,	514,000 00
Bank stock,	128,500 00
Cash on hand, subject to draft,	496,841 80
	$17,519,920 69

Date of examination by commissioner: December 26.

STATEMENTS

OF THE

CO-OPERATIVE BANKS.

MADE IN CONFORMITY TO THE REQUIREMENTS OF SECT. 20, CHAPTER 117 OF THE PUBLIC STATUTES.

CAMBRIDGE CO-OPERATIVE BANK—EAST CAMBRIDGE.

Incorporated Sept. 5, 1877. Commenced business Sept. 12, 1877.

Capital to be accumulated, $500,000.

RUFUS R. WADE, *President.* JOHN H. PONCE, *Secretary.*

JOHN LOUGHREY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
1 share of stock, first series, at $89.31,	$89 31	Loans on real estate,	$3,500 00
7 shares of stock, second series, at $84.04,	588 28	Loans on shares,	350 00
4 shares of stock, fourth series, at $76 22,	304 88	Unpaid dues,	117 00
8 shares of stock, sixth series, at $68 49,	547 92	Balance of permanent expense account,	81 34
3 shares of stock, ninth series, at $54.88,	164 64	Balance of temporary expense account,	8 83
2 shares of stock, eleventh series, at $46.97,	93 94	Other assets,	121 79
5 shares of stock, twelfth series, at $43.03,	215 15	Cash on hand,	566 81
5 shares of stock, thirteenth series, at $38.89,	194 45		
10 shares of stock, fourteenth series, at $35.31,	353 10		
5 shares of stock, fifteenth series, at $31.68,	158 40		
24 shares of stock, seventeenth series, at $24.61,	590 64		
9 shares of stock, eighteenth series, at $20.05,	180 45		
12 shares of stock, nineteenth series, at $16.67,	200 04		
22 shares of stock, twentieth series, at $13.35,	293 70		
17 shares of stock, twenty-first series, at $9.19,	156 23		
44 shares of stock, twenty-second series, at $6.06,	266 64		
23 shares of stock, twenty-third series, at $3.01,	69 23		
Surplus,	15		
Forfeited share account,	11 12		
Balance of dues account,	233 00		
Balance of interest account,	16 08		
Balance of premiums account,	3 32		
Balance of fines account,	70		
Other liabilities,	14 40		
	$4,745 77		$4,745 77

Number of shares issued during the year,	138	
Number of shares now in force,	236	
Number of shares now borrowed upon,	47	
Amount of dues received during the year,		$2,302 00
Highest premium received during the year,		05
Lowest premium received during the year,		05
For non-payment of dues: 2 per cent. per month.		
Transfer fee,		25

Number of members withdrawn during the year,	13	
Present number of members,	41	
Present number of borrowers,	10	
Present number of non-borrowers,	31	
Amount of loans at date,		$3,850 00
Number and amount of loans on real estate,	6	3,500 00
Number and amount of loans secured by first mortgage of real estate,	6	3,500 00
Number and amount of loans on shares,	8	350 00
Largest loan to any one member,		1,800 00
Smallest loan to any one member,		10 00
Largest number of shares held by any one member,	15	
Amount of expenses of the corporation for previous year (not including interest),		137 01
Value of shares at last report,		5,116 25
Total value of unpledged shares (including unpaid dues),		3,071 69
Amount of interest credited to shares during the year,		611 57
Number of shares withdrawn during the year,	131	
Number and amount of loans repaid during the year,	12	890 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		3,257 54
Amount of cash paid during the year,		3,503 24
Secretary's salary,		40 00
Treasurer's salary,		36 00
Treasurer's bond,		1,000 00
Secretary's bond,		500 00
Date of examination by commissioner: September 12.		

CAMPELLO CO-OPERATIVE BANK—BROCKTON.

Incorporated Oct. 3, 1877. Commenced business Oct. 8, 1877.

Capital to be accumulated $1,000,000.

GEORGE E. KEITH, *President.* WARREN T. COPELAND, *Secretary.*

ZIBA C. KEITH, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
211 shares of stock, first series, at $94.16,	$19,867 76	Loans on real estate,	$79,100 00
136 shares of stock, second series, at $75.29,	10,239 44	Loans on shares,	1,350 00
273 shares of stock, third series, at $57.80,	15,779 40	Unpaid dues,	571 00
295 shares of stock, fourth series, at $41.69,	12,298 55	Balance of permanent expense account,	265 82
495 shares of stock, fifth series, at $26.96,	13,345 20	Balance of temporary expense account,	43 00
798 shares of stock, sixth series, at $13.47,	10,749 06	Balance of fine account,	24 64
608 shares of stock, seventh series, at $1,	608 00	Cash on hand,	2,725 94
Dues paid in advance,	882 00		
Interest,	247 00		
Premium,	50 70		
Transfer fees,	1 25		
Withdrawal profits,	12 04		
	$84,080 40		$84,080 40

Number of shares issued during the year,	1,025	
Number of shares now in force,	2,816	
Number of shares now borrowed upon,	503	
Amount of dues received during the year,		$30,528 00
Highest premium received during the year,		25
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent per month.		
Transfer fee,		25
Number of members withdrawn during the year,	47	
Present number of members,	419	
Present number of borrowers,	88	
Present number of non-borrowers,	331	
Amount of loans at date,		80,450 00
Number and amount of loans on real estate,	79	79,100 00
Number and amount of loans secured by first mortgage of real estate,	79	79,100 00
Number and amount of loans on shares,	11	1,350 00
Largest loan to any one member,		4,900 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		714 95
Value of shares at last report,		73,190 62
Total value of unpledged shares (including unpaid dues),		62,335 48
Amount of interest credited to shares during the year,		5,476 23
Number of shares withdrawn during the year,	540	
Number and amount of loans repaid during the year,	25	17,200 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		53,916 31
Amount of cash paid during the year,		52,741 24
Secretary's salary,		360 00
Treasurer's bond,		1,500 00
Secretary's bond,		1,500 00
Date of examination by commissioner: December 31.		

EQUITABLE CO-OPERATIVE BANK—LYNN.

Incorporated Oct. 2, 1877. Commenced business Oct. 8, 1877.

Capital to be accumulated, $1,000,000.

JAMES H. RICHARDS, *President.* BENJAMIN K. PRENTISS, *Secretary.*

WILLIAM A. ESTES, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
104 shares of stock, first series, at $84.33,	$8,770 32	Loans on real estate,	$23,600 00
43 shares of stock, second series, at $68.75,	2,956 25	Loans on shares,	2,419 00
44 shares of stock, third series, at $53.93,	2,372 92	Unpaid dues,	711 23
32 shares of stock, fourth series, at $46 76,	1,496 32	Balance of temporary expense account,	17 10
52 shares of stock, fifth series, at $39.74,	2,066 48	Interest account,	176 84
72 shares of stock, sixth series, at $32.90,	2,368 80	Cash on hand,	57 24
58 shares of stock, seventh series, at $28.70,	1,664 60		
55 shares of stock, eighth series, at $26.21,	1,441 55		
82 shares of stock, ninth series, at $19.66,	1,612 12		
55 shares of stock, tenth series, at $13.29,	730 95		
162 shares of stock, eleventh series, at $7.07,	1,145 34		
103 shares of stock, twelfth series, at $1,	103 00		
Surplus,	217 16		
Forfeited share account,	35 60		
	$26,981 41		$26,981 41

Number of shares issued during the year,	265	
Number of shares now in force,	862	
Number of shares now borrowed upon,	200	
Amount of dues received during the year,		$9,433 00
Highest premium received during the year,		05
Lowest premium received during the year,		01
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	32	
Present number of members,	176	
Present number of borrowers,	35	
Present number of non-borrowers,	141	
Amount of loans at date,		26,019 00
Number and amount of loans on real estate,	27	23,600 00
Number and amount of loans secured by first mortgage of real estate,	27	23,600 00
Number and amount of loans on shares,	9	2,419 00
Largest loan to any one member,		2,600 00
Smallest loan to any one member,		30 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		176 25

Value of shares at last report,		$22,603 50
Total value of unpledged shares (including unpaid dues),		18,666 49
Amount of interest credited to shares during the year,		1,454 40
Number of shares withdrawn during the year,	225	
Number and amount of loans repaid during the year,	14	3,315 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		14,231 21
Amount of cash paid during the year,		18,094 18
Salaries,		125 00
Treasurer's bond,		2,000 00
Secretary's bond,		1,000 00
Date of examination by commissioner: August 14.		

FITCHBURG CO-OPERATIVE BANK — FITCHBURG.

Incorporated Oct. 27, 1877. Commenced business Nov. 8, 1877.

Capital to be accumulated, $1,000,000.

JABEZ FISHER, *President.* JOSEPH F. SIMONDS, *Secretary.*

GEORGE E. CLIFFORD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
268 shares of stock, first series, at $86.18,	$23,096 24	Loans on real estate,	$105,630 00
185 shares of stock, second series, at $77.83,	14,398 55	Loans on shares,	8,661 30
88 shares of stock, third series, at $69.71,	6,134 48	Unpaid dues,	2,812 10
99 shares of stock, fourth series, at $61.78,	6,116 22	Balance of permanent expense account,	100 00
125 shares of stock, fifth series, at $54.07,	6,758 75	Other assets,	146 02
224 shares of stock, sixth series, at $46.60,	10,438 40	Cash on hand,	841 68
212 shares of stock, seventh series, at $39.43,	8,359 16		
340 shares of stock, eighth series, at $32.37,	11,005 80		
284 shares of stock, ninth series, at $25.51,	7,244 84		
572 shares of stock, tenth series, at $18.85,	10,782 20		
665 shares of stock, eleventh series, at $12 38,	8,232 70		
779 shares of stock, twelfth series, at $6.10,	4,751 90		
Dues paid in advance,	446 96		
Forfeited share account,	90 70		
Other liabilities,	334 20		
	$118,191 10		$118,191 10

Number of shares issued during the year,	1,628	
Number of shares now in force,	3,841	
Number of shares now borrowed upon,	832	
Amount of dues received during the year,		$43,522 53
Highest premium received during the year,		20
Lowest premium received during the year,		02

Fine for non-payment of dues: 1 per cent. per month.		
Transfer fee,		$0 25
Number of members withdrawn during the year,	61	
Present number of members,	474	
Present number of borrowers,	145	
Present number of non-borrowers,	329	
Amount of loans at date,		114,291 30
Number and amount of loans on real estate,	150	105,630 00
Number and amount of loans secured by first mortgage of real estate,	150	105,630 00
Number and amount of loans on shares,	77	8,661 30
Largest loan to any one member,		3,200 00
Smallest loan to any one member,		10 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		443 57
Value of shares at last report,		81,583 88
Total value of unpledged shares (including unpaid dues),		86,585 04
Number of shares forfeited during the year,	22	
Amount of interest credited to shares during the year,		5,766 65
Number of shares withdrawn during the year,	711	
Number and amount of loans repaid during the year,	45	17,623 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		57,357 54
Amount of cash paid during the year,		58,807 96
Secretary's salary,		300 00
Treasurer's salary,		50 00
Treasurer's bond,		2,000 00
Secretary's bond,		1,000 00
Date of examination by commissioner: September 10.		

GREEN RIVER CO-OPERATIVE BANK—GREENFIELD.

Incorporated July 15, 1882. Commenced business July 21, 1882.
Capital to be accumulated, $1,000,000.

CHRISTIAN CLASS, *Vice-President.* WALTER A. LEE, *Secretary.*
LYSANDER BARNES, *Treasurer.*

STATEMENT.*

Number of shares issued during the year,	17	
Amount of dues received during the year,		$644 00
Highest per cent. of interest received during the year: 6.		
Lowest per cent. of interest received during the year: 5½.		
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	All	
Amount of expenses of the corporation for previous year (not including interest),		47 15
Value of shares at last report,		380 00
Number of shares withdrawn during the year,	All	
Number and amount of loans repaid during the year,	1	50 00
Amount of cash received during the year,		710 39
Amount of cash paid during the year,		927 09
Treasurer's bond,		1,000 00
Secretary's bond,		300 00
Date of examination by commissioner: September 4.		

* This bank is winding up its affairs, and measures have been taken for the surrender of its charter.

HAVERHILL CO-OPERATIVE BANK — HAVERHILL.

Incorporated August 20, 1877. Commenced business, September 3, 1877.

Capital to be accumulated, $1,000,000.

AMOS W. DOWNING, *President.* JOHN A. PAGE, *Secretary.*
JEREMIAH W. BENNETT, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
111 shares of stock, first series, at $89.12,	$9,892 32	Loans on real estate,	$47,350 00
29 shares of stock, second series, at $77.92,	2,259 68	Loans on shares,	750 00
70 shares of stock, third series, at $59.06,	4,134 20	Unpaid dues, interest, premiums and fines,	756 89
136 shares of stock, fourth series, at $44 24,	6,016 64	Balance of permanent expense account,	100 00
111 shares of stock, fifth series, at $36 65,	4,068 15	Balance of temporary expense account,	221 45
134 shares of stock, sixth series, at $29.69,	3,978 46	Cash on hand,	4,347 67
243 shares of stock, seventh series, at $22.95,	5,576 85		
163 shares of stock, eighth series, at $16.43,	2,678 09		
512 shares of stock, ninth series, at $10.11,	5,176 32		
791 shares of stock, tenth series, at $4.00,	3,164 00		
Temporary loan,*	5,500 00		
Surplus,	165 49		
Forfeited share account,	69 57		
Withdrawal profits,	38 65		
Forfeiture profits,	9 48		
Interest,	577 75		
Premiums,	144 21		
Fines,	33 15		
Transfer fees,	1 00		
Dues paid in advance,	42 00		
	$53,526 01		$53,526 01

Number of shares issued during the year,	1,459	
Number of shares now in force,	2,300	
Number of shares now borrowed upon,	321	
Amount of dues received during the year,		$22,492 00
Highest premium received during the year,		35
Lowest premium received during the year,		15
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	67	
Present number of members,	398	
Present number of borrowers,	62	
Present number of non-borrowers,	336	
Amount of loans at date,		48,100 00
Number and amount of loans on real estate,	55	47,350 00
Number and amount of loans secured by first mortgage of real estate,	55	47,350 00

* This bank has been notified that it has no authority to borrow money.

Number and amount of loans on shares,	7	$750 00
Largest loans to any one member,		3,000 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		626 70
Value of shares at last report,		32,593 54
Total value of unpledged shares (including unpaid dues),		38,277 57
Nnmber of shares forfeited during the year,	13	
Amount of interest credited to shares during the year,		2,297 62
Number of shares withdrawn during the year,	500	
Number and amount of loans repaid during the year,	11	11,200 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		48,462 98
Amount of cash paid during the year,		45,235 33
Secretary's salary: 1½ per cent. of gross receipts.		
Treasurer's bond,		2,000 00
Secretary's bond,		3,000 00

Visited twice by the commissioner, but on account of the absence of the secretary the examination was only partial.

HOLYOKE CO-OPERATIVE BANK—HOLYOKE.

Incorporated July 24, 1880. Commenced business August 22, 1880.

Capital to be accumulated, $1,000,000.

J. W. Moore, *President.* Dwight O. Judd, *Secretary.*

Joseph Metcalf, *Treasurer.*

Statement.

Liabilities.		Assets.	
203 shares of stock, first series, at $43.07,	$8,743 21	Loans on real estate,	$23,600 00
95 shares of stock, second series, at $37 09,	3,523 55	Loans on shares,	1,575 00
112 shares of stock, third series, at $30.10,	3,371 20	Unpaid dues,	465 28
60 shares of stock, fourth series, at $25.53,	1,531 80	Balance of permanent expense account,	110 00
277 shares of stock, fifth series, at $18.86,	5,224 22	Unpaid interest,	131 75
350 shares of stock, sixth series, at $12.40,	4,340 00	Unpaid fines,	18 53
Surplus,	464 00	Unpaid premiums,	30 60
Forfeited share account,	199 96	Furniture,	50 00
Other liabilities,	79	Cash on hand,	958 21
	$26,939 37		$26,939 37

Number of shares issued during the year,	394	
Number of shares now in force,	1,097	
Number of shares now borrowed upon,	246	
Amount of dues received during the year,		$14,008 72
Highest premium received during the year,		53
Lowest premium received during the year,		01

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee,		$0 25
Number of members withdrawn during the year,	40	
Present number of members,	191	
Present number of borrowers,	32	
Present number of non-borrowers,	159	
Amount of loans at date,		25,175 00
Number and amount of loans on real estate,	19	23,600 00
Number and amount of loans secured by first mortgage of real estate,	19	23,600 00
Number and amount of loans on shares,	13	1,575 00
Largest loan to any one member,		4,500 00
Smallest loan to any one member,		25 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		284 23
Value of shares at last report,		14,895 76
Total value of unpledged shares (including unpaid dues),		19,749 48
Number of shares forfeited during the year,	15	
Amount of interest credited to shares during the year,		911 34
Number of shares withdrawn during the year,	217	
Number and amount of loans repaid during the year,	11	1,325 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		16,894 79
Amount of cash paid during the year,		17,541 23
Secretary's salary,		180 00
Treasurer's bond,		3,000 00
Secretary's bond,		1,000 00
Date of examination by commissioner: October 1.		

HOME CO-OPERATIVE BANK — WORCESTER.

Incorporated June 10, 1882. Commenced business June, 1882.

Capital to be accumulated, $1,000,000.

E. H. Towne, *President.* T. J. Hastings, *Secretary.*

J. P. Weixler, Jr., *Treasurer.*

Statement.

Liabilities.		Assets.	
706 shares of stock, first series, at $17.36,	$12,256 16	Loans on real estate,	$19,250 00
466 shares of stock, second series, at $11.09,	5,167 94	Loans on shares,	230 00
499 shares of stock, third series, at $5.00,	2,495 00	Unpaid dues,	338 00
Dues in advance,	1,182 00	Balance of permanent expense account,	236 53
Surplus,	546 99	Balance of temporary expense account,	258 56
		Suspense account,	125 27
		Other assets,	15 00
		Cash on hand,	1,194 73
	$21,648 09		$21,648 09

Number of shares issued during the year,	1,076
Number of shares now in force,	1,671
Number of shares now borrowed upon,	126

Amount of dues received during the year,		$16,832 00
Highest per cent. of interest received during the year: 8⅓.		
Lowest per cent. of interest received during the year: 6.		
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	42	
Present number of members,	233	
Present number of borrowers,	21	
Present number of non-borrowers,	212	
Amount of loans at date,		19,480 00
Number and amount of loans on real estate,	18	19,250 00
Number and amount of loans secured by first mortgage of real estate,	18	19,250 00
Number and amount of loans on shares,	3	230 00
Largest loan to any one member,		2,400 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		417 78
Value of shares at last report,		4,690 00
Total value of unpledged shares (including unpaid dues),		16,399 98
Number of shares forfeited during the year,	5	
Amount of interest credited to shares during the year,		332 01
Number of shares withdrawn during the year,	338	
Number and amount of loans repaid during the year,	3	150 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		17,783 76
Amount of cash paid during the year,		18,334 45
Secretary's salary,		350 00
Treasurer's bond,		2,500 00
Secretary's bond,		1,000 00
Date of examination by commissioner: November 9.		

HOMESTEAD CO-OPERATIVE BANK — BOSTON.

Incorporated Sept. 11, 1877. Commenced business Sept. 12, 1877.

Capital to be accumulated, $1,000,000.

JOSEPH S. ROPES, *President.* D. ELDRIDGE, *Secretary.*

WALTER H. ROBERTS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
38 shares of stock, first series, at $91.85,	$3,490 30	Loans on real estate,	$85,700 00
96 shares of stock, second series, at $83.05,	7,972 80	Loans on shares,	2,900 00
54 shares of stock, third series, at $74.23,	4,008 42	Unpaid dues,	1,369 00
54 shares of stock, fourth series, at $65.74,	3,549 96	Balance of temporary expense account,	133 34
196 shares of stock, fifth series, at $57.59,	11,287 64	Cash on hand,	1,494 75
117 shares of stock, sixth series, at $49.72,	5,817 24		
307 shares of stock, seventh series, at $42.17,	12,946 19		
373 shares of stock, eighth series, at $34.89,	13,013 97		
264 shares of stock, ninth series, at $27.85,	7,352 40		
293 shares of stock, tenth series, at $21.04,	6,164 72		
559 shares of stock, eleventh series, at $14.47,	8,088 73		
523 shares of stock, twelfth series, at $8.12,	4,246 76		
1,011 shares of stock, thirteenth series, at $2,	2,022 00		
Advance dues,	119 00		
Surplus,	948 28		
Forfeited share account,	118 47		
Withdrawal profits,	103 67		
Other liabilities,	346 54		
	$91,597 09		$91,597 09

Number of shares issued during the year,	1,728	
Number of shares now in force,	3,885	
Number of shares now borrowed upon,	570	
Amount of dues received during the year,		$39,301 00
Highest premium received during the year,		1 15
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	178	
Present number of members,	572	
Present number of borrowers,	71	
Present number of non-borrowers,	501	
Amount of loans at date,		88,600 00
Number and amount of loans on real estate,	57	85,700 00
Number and amount of loans secured by first mortgage of real estate,	56	84,500 00

Number and amount of loans secured by other mortgage of real estate,	1	$1,200 00
Number and amount of loans on shares,	14	2,900 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		1,298 17
Value of shares at last report,		77,652 32
Total value of unpledged shares (including unpaid dues),		70,915 44
Number of shares forfeited during the year,	23	
Amount of interest credited to shares during the year,		5,555 90
Number of shares withdrawn during the year,	1,281	
Number and amount of loans repaid during the year,	44	33,900 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		79,955 04
Amount of cash paid during the year,		81,524 52
Secretary's salary,		500 00
Treasurer's salary,		50 00
Treasurer's bond,		3,000 00
Secretary's bond,		3,000 00
Date of examination by commissioner: August 15.		

MANSFIELD CO-OPERATIVE BANK—MANSFIELD.

Incorporated March 10, 1883. Commenced business March 21, 1883.

Capital to be accumulated, $500,000.

C. A. McAlpine, *President.* A. B. Day, *Secretary.*

J. E. White, *Treasurer.*

Statement.

Liabilities.		Assets.	
738 shares of stock, first series, at $8.10,	$5,977 80	Loans on real estate,	$5,100 00
Advanced payments,	138 00	Loans on shares,	60 00
Rent due,	7 00	Unpaid dues,	108 72
Surplus,	5 56	Balance of permanent expense account,	126 11
Forfeited share account,	1 76	Cash on hand,	735 29
	$6,130 12		$6,130 12

Number of shares issued during the year	750	
Number of shares now in force,	738	
Number of shares now borrowed upon,	63	
Amount of dues received during the year,		$5,954 00
Highest premium received during the year,		16
Lowest premium received during the year,		02
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	4	
Present number of members,	176	
Present number of borrowers,	12	

Present number of non-borrowers,	164	
Amount of loans at date,		$5,160 00
Number and amount of loans on real estate,	9	5,100 00
Number and amount of loans secured by first mortgage of real estate,	9	5,100 00
Number and amount of loans on shares,	2	60 00
Largest loan to any one member,		1,500 00
Smallest loan to any one member,		10 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		180 00
Total value of unpledged shares (including unpaid dues),		5,465 06
Number of shares forfeited during the year,	3	
Amount of interest credited to shares during the year,		73 80
Number of shares withdrawn during the year,	9	
Geographical limit: Massachusetts.		
Amount of cash received during the year,		6,088 19
Amount of cash paid during the year,		5,352 90
Secretary's salary, $6 per month.		
Treasurer's bond,		2,000 00
Secretary's bond,		2,000 00
Date of examination by commissioner: November 27.		

MECHANICS' CO-OPERATIVE BANK — TAUNTON.

Incorporated Sept. 14, 1877. Commenced business, Sept. 17, 1877.

Capital to be accummulated, $1,000,000.

ELIJAH TOLMAN, *President.* EDWARD S. HERSEY, *Secretary.*

CHARLES L. LOVERING, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
156 shares of stock, first series, at $87.34,	$13,625 04	Loans on real estate,	$129,190 00
245 shares of stock, second series, at $79.20,	19,404 00	Loans on shares,	9,430 00
265 shares of stock, third series, at $66 01,	17,492 65	Unpaid dues,	969 20
422 shares of stock, fourth series, at $50 92,	21,488 24	Balance of permanent expense account,	300 00
671 shares of stock, fifth series, at $36.69,	24,618 99	Balance of temporary expense account,	105 40
1,311 shares of stock, sixth series, at $22.96,	30,100 56	Cash on hand,	701 91
1,024 shares of stock, seventh series, at $10.11,	10,352 64		
Advance payments,	561 37		
Interest,	2,675 90		
Premium,	218 64		
Fines,	75 64		
Surplus,	4 89		
Forfeited share account,	77 95		
	$140,696 51		$140,696 51

Number of shares issued during the pear,	1,135	
Number of shares now in force,	4,094	
Number of shares now borrowed upon;	1,167	
Amount of dues received during the year,		$50,841 59
Highest premium received during the year,		15
Lowest premium received during the year,		5
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	75	
Present number of members,	607	
Present number of borrowers,	160	
Present number of non-borrowers,	447	
Amount of loans at date,		138,620 00
Number and amount loans on real estate,	132	129,190 00
Number and amount of loans secured by first mortgage of real estate,	132	129,190 00
Number and amount of loans on shares,	65	9,430 00
Largest loan to any one member,		3,600 00
Smallest loan to any one member,		35 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		419 75
Value of shares at last report,		102,467 45
Total value of unpledged shares (including unpaid dues),		100,236 65
Number of shares forfeited during the year,	2	
Amount of interest credited to shares during the year,		6,497 54
Number of shares withdrawn during the year,	1,073	
Number and amount of loans repaid during the year,	54	32,706 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		71,367 04
Amount of cash paid during the year,		75,592 36
Secretary's salary,		240 00
Treasurer's bond,		5,000 00
Secretary's bond,		1,000 00
Date of examination by commissioner: August 10.		

MERCHANTS' CO-OPERATIVE BANK—BOSTON.

Incorporated Dec. 2 1881. Commenced business Feb. 13, 1882.

Capital to be accumulated, $1,000,000.

HENRY R. BRIGHAM, *President.* SAMUEL HOBBS, *Secretary*

WM. B. ROBINSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
338 shares of stock, first series, at $21.72,	$7,341 36	Loans on real estate,	$23,100 00
449 shares of stock, second series, at $17 44,	7,830 56	Loans on shares,	480 00
579 shares of stock, third series, at $11.11,	6,432 69	Unpaid dues,	1,560 63
617 shares of stock, fourth series, at $5.00,	3,085 00	Balance of permanent expense account,	662 07
Withdrawal profits,	27 45	Balance of temporary expense account,	172 13
Other liabilities,	1,372 26	Cash on hand,	114 49
	$26,089 32		$26,089 32

Number of shares issued during the year,	1,385	
Number of shares now in force,	1,983	
Number of shares now borrowed upon,	177	
Amount of dues received during the year,		$19,759 00
Highest premium received during the year,		50
Lowest premium received during the year,		15
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	69	
Present number of members,	306	
Present number of borrowers,	25	
Present number of non-borrowers,	281	
Amount of loans at date,		23,580 00
Number and amount of loans on real estate,	17	23,100 00
Number and amount of loans secured by first mortgage of real estate,	17	23,100 00
Number and amount of loans on shares,	8	480 00
Largest loan to any one member,		3,500 00
Smallest loan to any one member,		20 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		572 32
Value of shares at last report,		7,751 00
Total value of unpledged shares (including unpaid dues),		22,046 76
Amount of interest credited to shares during the year,		630 45
Number of shares withdrawn during the year,	543	
Number and amount of loans repaid during the year,	2	1,450 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		23,578 59
Amount of cash paid during the year,		24,927 81
Secretary's salary,		200 00
Treasurer's bond,		2,000 00
Secretary's bond,		2,000 00
Date of examination by commissioner: August 30.		

NEW BEDFORD CO-OPERATIVE BANK—NEW BEDFORD.

Incorporated July 11, 1881. Commenced business Aug. 19, 1881.

Capital to be accumulated, $1,000,000.

ISAAC W. BENJAMIN, *President.* CHARLES R. PRICE, *Secretary.*
GIDEON B. WRIGHT, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
699 shares of stock, first series, at $28 67,	$20,040 33	Loans on real estate,	$42,925 00
669 shares of stock, second series, at $21.94,	14,677 86	Loans on shares,	675 00
332 shares of stock, third series, at $15.43,	5,122 76	Unpaid dues,	291 00
381 shares of stock, fourth series, at $9.11,	3,470 91	Balance of permanent expense account,	133 51
363 shares of stock, fifth series, at $3 00,	1,089 00	Balance of temporary expense account,	47 92
Interest account,	663 12	Suspense account,	18 53
Premium account,	200 27	Cash on hand,	1,746 90
Fines account,	18 26		
Transfer fees,	50		
Advance payments,	464 00		
Personal account,	6 00		
Surplus,	40 65		
Forfeited share account,	48		
Withdrawal profits,	43 72		
	$45,837 86		$45,837 86

Number of shares issued during the year,	824	
Number of shares now in force,	2,444	
Number of shares now borrowed upon,	309½	
Amount of dues received during the year,		$28,703 00
Highest premium received during the year,		66
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	81	
Present number of members,	405	
Present number of borrowers,	52	
Present number of non-borrowers,	353	
Amount of loans at date,		43,600 00
Number and amount of loans on real estate,	41	42,925 00
Number and amount of loans secured by first mortgage of real estate,	41	42,925 00
Number and amount of loans on shares,	8	675 00
Largest loan to any one member,		3,300 00
Smallest loan to any one member,		25 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		476 98
Value of shares at last report,		22,314 06
Total value of unpledged shares (including unpaid dues),		38,035 77
Number of shares forfeited during the year,	10	

Amount of interest credited to shares during the year,		$1,857 66
Number of shares withdrawn during the year,		576 00
Number and amount of loans repaid during the year,	15	10,650 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		33,017 28
Amount of cash paid during the year,		32,980 62
Secretary's salary,		300 00
Treasurer's salary,		86 25
Treasurer's bond,		2,000 00
Secretary's bond,		1,000 00
Date of examination by commissioner: September 17.		

PEOPLE'S CO-OPERATIVE BANK — FALL RIVER.

Incorporated Feb. 18, 1882. Commenced business March 15, 1882.

Capital to be accumulated, $1,000,000.

MILTON REED, *President.* SAMUEL M. BROWN, *Secretary.*

FREDERICK O. DODGE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
767 shares of stock, first series, at $20.68,	$15,861 56	Loans on real estate,	$19,950 00
227 shares of stock, second series, at $16.42,	3,727 34	Loans on shares,	900 00
193 shares of stock, third series, at $10.11,	1,951 23	Unpaid dues,	516 00
181 shares of stock, fourth series, at $4,	724 00	Balance of temporary expense account,	8 00
Surplus,	271 07	Other assets,	46 40
Forfeited share account,	1 16	Cash on hand,	1,200 96
Other liabilities,	85 00		
	$22,621 36		$22,621 36

Number of shares issued during the year,	455	
Number of shares now in force,	1,368	
Number of shares now borrowed upon,	163	
Amount of dues received during the year,		$17,316 00
Highest premium received during the year,		55
Lowest premium received during the year,		05
Fine for non-payment of dues,		66 23
Number of members withdrawn during the year,	87	
Present number of members,	224	
Present number of borrowers,	20	
Present number of non-borrowers,	204	
Amount of loans at date,		20,850 00
Number and amount of loans on real estate,	15	19,950 00
Number and amount of loans secured by first mortgage of real estate,	15	19,950 00
Number and amount of loans on shares,	5	900 00
Largest loan to any one member,		2,500 00
Smallest loan to any one member,		50 00

Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		$150 00
Value of shares at last report,		9,204 00
Total value of unpledged shares (including unpaid dues),		13,015 97
Number of shares forfeited during the year,	11	
Amount of interest credited to shares during the year,		735 48
Number of shares withdrawn during the year,	360	
Number and amount of loans repaid during the year,	5	5,350 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		25,333 85
Amount of cash paid during the year,		25,628 06
Salaries,		90 00
Treasurer's bond,		1,000 00
Secretary's bond,		1,000 00

Date of examination by commissioner: July 18.

PIONEER CO-OPERATIVE BANK—BOSTON.

Incorporated July 26, 1877. Commenced business Aug. 6, 1877.

Capital to be accumulated, $1,000,000.

GAMALIEL BRADFORD, *President.* D. ELDREDGE, *Secretary*

A. J. MERCER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
290 shares of stock, first series, at $93.25,	$27,042 50	Loans on real estate,	$111,400 00
241 shares of stock, second series, at $81.28,	19,588 48	Loans on shares,	10,350 00
117 shares of stock, third series, at $64.15,	7,505 55	Unpaid dues,	1,790 00
348 shares of stock, fourth series, at $48.23,	16,784 04	Balance of temporary expense account,	141 67
367 shares of stock, fifth series, at $40.74,	14,951 58	Other assets,	3,749 06
512 shares of stock, sixth series, at $33.53,	17,167 36	Cash on hand,	12,236 78
444 shares of stock, seventh series, at $26.57,	11,797 08		
609 shares of stock, eighth series, at $19.85,	12,088 65		
429 shares of stock, ninth series, at $13.36,	5,731 44		
499 shares of stock, tenth series, at $7.08,	3,532 92		
528 shares of stock, eleventh series, at $1,	528 00		
Advance dues,	230 00		
Surplus,	183 37		
Forfeited share account,	108 64		
Withdrawal profits,	78 21		
Other liabilities,	2,349 69		
	$139,667 51		$139,667 51

Number of shares issued during the year,	1,184	
Number of shares now in force,	4,384	
Number of shares now borrowed upon,	1,002	
Amount of dues received during the year,		$51,788 00
Highest premium received during the year,		50
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	256	
Present number of members,	647	
Present number of borrowers,	134	
Present number of non-borrowers,	513	
Amount of loans at date,		121,750 00
Number and amount of loans on real estate,	84	111,400 00
Number and amount of loans secured by first mortgage of real estate,	82	109,400 00
Number and amount of loans secured by other mortgage of real estate,	2	2,000 00
Number and amount of loans on shares,	50	10,350 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		1,913 74
Value of shares at last report,		126,173 62
Total value of unpledged shares (including unpaid dues),		93,235 56
Number of shares forfeited during the year,	52	
Amount of interest credited to shares during the year,		7,923 85
Number of shares withdrawn during the year,	1,527	
Number and amount of loans repaid during the year,	54	45,100 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		105,340 43
Amount of cash paid during the year,		95,627 42
Secretary's salary,		800 00
Treasurer's salary,		25 00
Treasurer's bond,		3,000 00
Secretary's bond,		3,000 00
Date of examination by commissioner: August 15.		

PLYMOUTH CO-OPERATIVE BANK—PLYMOUTH.

Incorporated June 7, 1882. Commenced business June 20, 1882.

Capital to be accumulated, $1,000,000.

INCREASE ROBINSON, *President.* HERBERT MORISSEY, *Secretary.*
H. N. P. HUBBARD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
299 shares of stock, first series, at $17.27,	$5,163 73	Loans on real estate,	$5,550 00
54 shares of stock, second series, at $11.09,	598 86	Unpaid dues,	151 33
65 shares of stock, third series, at $5.00,	325 00	Balance of permanent expense account,	148 11
Interest on loans,	132 00	Balance of temporary expense account,	25 48
Premium,	21 20	Cash on hand,	386 06
Fines,	7 82		
Advance payments,	8 04		
Surplus,	1 78		
Withdrawal profits,	2 55		
	$6,260 98		$6,260 98

Number of shares issued during the year,	134	
Number of shares now in force,	418	
Number of shares now borrowed upon,	29	
Amount of dues received during the year,		$4,791 06
Highest premium received during the year,		30
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	21	
Present number of members,	125	
Present number of borrowers,	13	
Present number of non-borrowers,	112	
Amount of loans at date,		5,550 00
Number and amount of loans on real estate,	13	5,550 00
Number and amount of loans secured by first mortgage of real estate,	13	5,550 00
Largest loan to any one member,		1,000 00
Smallest loan to any one member,		150 00
Largest number of shares held by any one member,	15	
Amount of expenses of the corporation for previous year (not including interest),		53 84
Value of shares at last report,		1,780 00
Total value of unpledged shares (including unpaid dues),		5,619 84
Amount of interest credited to shares during the year,		96 03
Number of shares withdrawn during the year,	72	
Geographical limit: Massachusetts.		
Amount of cash received during the year,		5,082 40
Amount of cash paid during the year,		4,831 47
Secretary's salary,		25 00
Treasurer's bond,		1,000 00
Secretary's bond,		1,000 00

Date of examination by commissioner: October 15.

SECURITY CO-OPERATIVE BANK — BROCKTON.

Incorporated 1877. Commenced business December 17, 1877.

Capital to be accumulated, $1,000,000.

F. B. WASHBURN, *President.* ELLIS C. FALES, *Secretary.*
FRED. B. HOWARD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
254 shares of stock, first series, at $84.52,	$21,468 08	Loans on real estate,	$58,775 00
98 shares of stock, second series, at $67.60,	6,624 80	Loans on shares,	2,375 00
154 shares of stock, third series, at $51.84,	7,983 36	Unpaid dues,	889 00
326 shares of stock, fourth series, at $37 09,	12,091 34	Balance of permanent expense account,	248 14
539 shares of stock, fifth series, at $23 48,	12,655 72	Balance of temporary expense account,	369 28
728 shares of stock, sixth series, at $11.00,	8,008 00	Cash on hand,	10,945 22
Surplus,	12 23		
Forfeited share account,	2 90		
Withdrawal profits,	490 71		
Other liabilities,	4,264 50		
	$73,601 64		$73,601 64

Number of shares issued during the year,	829	
Number of shares now in force,	2,099	
Number of shares now borrowed upon,	360	
Amount of dues received during the year,		$25,964 00
Highest premium received during the year,		20
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	114	
Present number of members,	391	
Present number of borrowers,	58	
Present number of non-borrowers,	333	
Amount of loans at date,		61,150 00
Number and amount of loans on real estate,	52	58,775 00
Number and amount of loans secured by first mortgage of real estate,	52	58,775 00
Number and amount of loans on shares,	6	2,375 00
Largest loan to any one member,		4,500 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		649 42
Value of shares at last report,		55,799 57
Total value of unpledged shares (including unpaid dues),		56,028 81
Amount of interest credited to shares during the year,		3,720 31
Number of shares withdrawn during the year,	578	
Number and amount of loans repaid during the year,	14	10,350 00

Geographical limit: Provincetown and Newton.

Amount of cash received during the year,	$41,909 46
Amount of cash paid during the year,	30,964 24
Secretary's salary,	400 00
Treasurer's salary,	50 00
Security committee,	100 00
Auditor's salary,	30 00
Treasurer's bond,	5,000 00
Secretary's bond,	2,500 00

Date of examination by commissioner: September 21.

SOMERVILLE CO-OPERATIVE BANK—SOMERVILLE.

Incorporated May 4, 1880. Commenced business June 7, 1880.

Capital to be accumulated, $1,000,000.

CHARLES S. LINCOLN, *President.* CHARLES A. WOODBERRY, *Secretary.*
WILLIAM H. BRINE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
136 shares of stock, first series, at $44.74,	$6,084 64	Loans on real estate,	$38,515 00
182 shares of stock, second series, at $37.81,	6,881 42	Loans on shares,	650 00
91 shares of stock, third series, at $33.27,	3,027 57	Unpaid dues,	656 00
97 shares of stock, fourth series, at $26.55,	2,575 35	Balance of permanent expense account,	299 24
506 shares of stock, fifth series, at $19.95,	10,094 70	Balance of temporary expense account,	23 07
443 shares of stock, sixth series, at $13.47,	5,967 21	Cash on hand,	109 16
743 shares of stock, seventh series, at $7.16,	5,319 88		
285 shares of stock, eighth series, at $1,	285 00		
Surplus,	7 76		
Forfeited share account,	8 94		
	$40,252 47		$40,252 47

Number of shares issued during the year,	1,300	
Number of shares now in force,	2,483	
Number of shares now borrowed upon,	252	
Amount of dues received during the year,		$25,057 00
Highest premium received during the year,		1 95
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	96	
Present number of members,	346	
Present number of borrowers,	26	
Present number of non-borrowers,	320	
Amount of loans at date,		39,165 00
Number and amount of loans on real estate,	31	38,515 00

Number and amount of loans secured by first mortgage of real estate,	31	$38,515 00
Number and amount of loans on shares,	6	650 00
Largest loan to any one member,		3,000 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		236 70
Value of shares at last report,		19,508 32
Total value of unpledged shares (including unpaid dues),		35,750 20
Amount of interest credited to shares during the year,		1,696 46
Number of shares withdrawn during the year,	584	
Number and amount of loans repaid during the year,	8	775 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		28,090 55
Amount of cash paid during the year,		29,166 93
Secretary's salary,		200 00
Treasurer's bond,		2,000 00
Secretary's bond,		2,000 00
Date of examination by commissioner: October 5.		

SPRINGFIELD CO-OPERATIVE BANK — SPRINGFIELD.

Incorporated April 13, 1882. Commenced business May 9, 1882.

Capital to be accumulated, $1,000,000.

OSCAR S. GREENLEAF, *President.* FRANCKE W. DICKINSON, *Secretary*
CHARLES H. CHURCHILL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
1,159 shares of stock, first series, at $18.68,	$21,650 12	Loans on real estate,	$21,800 00
244 shares of stock, second series, at $12.33,	3,008 52	Loans on shares,	2,625 00
354 shares of stock, third series, at $6.09,	2,155 86	Unpaid dues,	420 00
Forfeited share account,	51 51	Balance of permanent expense account,	167 53
		Cash on hand,	1,853 48
	$26,866 01		$26,866 01

Number of shares issued during the year,	678	
Number of shares now in force,	1,757	
Number of shares now borrowed upon,	329	
Amount of dues received during the year,		$19,771 00
Highest premium received during the year,		50
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	66	
Present number of members,	258	
Present number of borrowers,	36	
Present number of non-borrowers,	222	

Amount of loans at date,		$25,225 00
Number and amount of loans on real estate,	13	22,600 00
Number and amount of loans secured by first mortgage of real estate,	13	22,600 00
Number and amount of loans on shares,	24	2,625 00
Largest loan to any one member,		4,000 00
Smallest loan to any one member,		50 00
Largest number or shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		313 37
Value of shares at last report,		8,076 75
Total value of unpledged shares (including unpaid dues),		21,180 49
Number of shares forfeited during the year,	8	
Amount of interest credited to shares during the year,		863 52
Number of shares withdrawn during the year,	248	
Number and amount of loans repaid during the year,	8	3,050 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		24,021 47
Amount of cash paid during the year,		22,572 14
Secretary's salary,		300 00
Treasurer's bond,		2,000 00
Secretary's bond,		1,000 00
Date of examination by commissioner: October 8.		

TAUNTON CO-OPERATIVE BANK — TAUNTON.

Incorporated March 2, 1880. Commenced business, March 17, 1880.
Capital to be accummulated, $1,000,000.

HENRY M. LOVERING, *President.* HERBERT O. MORSE, *Secretary.*
CHARLES FOSTER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
1,703 shares of stock, first series, at $48.08,	$81,880 24	Loans on real estate,	$109,150 00
545 shares of stock, second series, at $31.64,	17,243 80	Loans on shares,	4,800 00
573 shares of stock, third series, at $18.40,	10,543 20	Unpaid dues,	532 00
483 shares of stock, fourth series, at $6.00,	2,898 00	Balance of permanent expense account,	158 17
Surplus,	3,619 05	Balance of temporary expense account,	201 60
Forfeited share account,	83 84	Suspense account,	263 42
Adv. payments,	99 00	Cash on hand,	1,261 94
	$116,367 13		$116,367 13

Number of shares issued during the year,	564	
Number of shares now in force,	1,304	
Number of shares now borrowed upon,	702	
Amount of dues received during the year,		$39,166 00
Highest premium received during the year,		20
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25

Number of members withdrawn during the year,	49	
Present number of members,	496	
Present number of borrowers,	139	
Present number of non-borrowers,	357	
Amount of loans at date,		$113,950 00
Number and amount of loans on real estate,	114	109,150 00
Number and amount of loans secured by first mortgage of real estate,	114	109,150 00
Number and amount of loans on shares,	58	4,800 00
Largest loan to any one member,		4,400 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		416 30
Value of shares at last report,		78,726 97
Total value of unpledged shares (including unpaid dues),		83,689 86
Amount of interest credited to shares during the year,		5,680 44
Number of shares withdrawn during the year,	298	
Number and amount of loans repaid during the year,	26	12,100 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		59,293 94
Amount of cash paid during the year,		59,125 12
Secretary's salary,		300 00
Treasurer's salary,		50 00
Treasurer's bond,		3,000 00
Secretary's bond,		3,000 00
Date of examination by commissioner: September 20.		

TROY CO-OPERATIVE BANK—FALL RIVER.

Incorporated July, 1880. Commenced business, July, 1880.
Capital to be accumulated, $1,000,000.

ANDREW J. BORDEN, *President.* C. C. ROUNSEVILLE, *Secretary*
HENRY T. BUFFINGTON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
373 shares of stock, first series, at $45 32,	$16,904 36	Loans on real estate,	$67,700 00
449 shares of stock, second series, at $41.56,	18,660 44	Loans on shares,	3,275 00
382 shares of stock, third series, at $34.22,	13,072 04	Unpaid dues,	613 00
456 shares of stock, fourth series, at $27.07,	12,343 92	Other assets,	309 90
259 shares of stock, fifth series, at $20.18,	5,226 62	Cash on hand,	2,480 53
287 shares of stock, sixth series, at $13.55,	3,888 85		
523 shares of stock, seventh series, at $7.16,	3,744 68		
197 shares of stock, eighth series, at $1.00,	197 00		
Surplus,	2 50		
Forfeited share account,	11 22		
Other liabilities,	326 80		
	$74,378 43		$74,378 43

Number of shares issued during the year,	1,017	
Number of shares now in force,	2,926	
Number of shares now borrowed upon,	507	
Amount of dues received during the year,		$34,221 00
Highest premium received during the year,		66
Lowest premium received during the year,		15
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	116	
Present number of members,	451	
Present number of borrowers,	62	
Present number of non-borrowers,	389	
Amount of loans at date,		70,925 00
Number and amount of loans on real estate,	43	67,700 00
Number and amount of loans secured by first mortgage of real estate,	43	67,700 00
Number and amount of loans on shares,	20	3,225 00
Largest loan to any one member,		3,500 00
Smallest loan to any one member,		50
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		515 56
Value of shares at last report,		52,122 53
Total value of unpledged shares (including unpaid dues),		59,773 57
Number of shares forfeited during the year,	10	
Amount of interest credited to shares during the year,		4,788 05
Number of shares withdrawn during the year,	858	
Number and amount of loans repaid during the year,	14	7,975 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		45,999 30
Amount of cash paid during the year,		45,515 14
Secretary's salary,		225 00
Treasurer's salary,		75 00
Treasurer's bond,		2,000 00
Secretary's bond,		2,000 00
Date of examination by commissioner: June 30.		

WALTHAM CO-OPERATIVE BANK — WALTHAM.

Incorporated Oct. 13, 1880. Commenced business Oct. 21, 1880.

Capital to be accumulated, $1,000,000.

MANLEY U. ADAMS, *President.* DANIEL F. VILES,
G. FRANK FROST, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
1,529 shares of stock, first series, at $41.06,	$62,780 74	Loans on real estate,	$114,600 00
666 shares of stock, second series, at $33.80,	22,510 80	Loans on shares,	3,050 00
344 shares of stock, third series, at $26.78,	9,212 32	Unpaid dues,	841 00
557 shares of stock, fourth series, at $20.00,	11,140 00	Other assets,	206 69
592 shares of stock, fifth series, at $13.45,	7,962 40	Cash on hand,	1,815 13
737 shares of stock, sixth series, at $7.12,	5,247 44		
586 shares of stock, seventh series, at $1.00,	586 00		
Dues paid in advance,	45 00		
Surplus,	973 62		
Other liabilities,	54 50		
	$120,512 82		$120,512 82

Number of shares issued during the year,	1,397	
Number of shares now in force,	5,011	
Number of shares now borrowed upon,	803	
Amount of dues received during the year,		$53,541 00
Highest premium received during the year,		50
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	108	
Present number of members,	802	
Present number of borrowers,	131	
Present number of non-borrowers,	671	
Amount of loans at date,	131	117,650 00
Number and amount of loans on real estate,	106	114,600 00
Number and amount of loans secured by first mortgage of real estate,	106	114,600 00
Number and amount of loans on shares,	25	3,050 00
Largest loan to any one member,		3,500 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		778 06
Value of shares at last report,		71,741 72
Total value of unpledged shares (including unpaid dues),		99,512 22
Amount of interest credited to shares during the year,		6,286 31
Number of shares withdrawn during the year,	593	
Number and amount of loans repaid during the year,	11	8,413 24

Geographical limit: Massachusetts.

Amount of cash received during the year,	$69,386 88
Amount of cash paid during the year,	71,096 28
Secretary's salary,	600 00
Treasurer's salary,	25 00
Treasurer's bond,	1,000 00
Secretary's bond,	3,000 00

Date of examination by commissioner: October 17.

WESTFIELD CO-OPERATIVE BANK — WESTFIELD.

Incorporated Dec. 13, 1881. Commenced business Dec. 19, 1881.

Capital to be accumulated, $1,000,000.

MOSES P. BRECKENRIDGE, *President.* O. C. TOWLE, *Secretary.*

DAVID M. CHACE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
324 shares of stock, first series, at $23.80,	$7,711 20	Loans on real estate,	$10,885 00
295 shares of stock, second series, at $11.10,	3,274 50	Loans on shares,	982 00
124 shares of stock, third series, at $5.00,	620 00	Unpaid dues,	92 00
Surplus,	294 37	Balance of permanent expense account,	103 69
Forfeited share account,	10 80	Balance of temporary expense account,	59 35
Withdrawal profits,	6 99	Other assets,	76 22
Dues paid in advance,	12 00	Cash on hand,	18 60
Other liabilities,	287 00		
	$12,216 86		$12,216 86

Number of shares issued during the year,	463	
Number of shares now in force,	743	
Number of shares now borrowed upon,	153	
Amount of dues received during the year,		$8,261 00
Highest per cent. of interest received during the year: $6\frac{3}{10}$.		
Lowest per cent. of interest received during the year: 6.		
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	25	
Present number of members,	164	
Present number of borrowers,	29	
Present number of non-borrowers,	135	
Amount of loans at date,		11,867 00
Number and amount of loans on real estate,	17	10,885 00
Number and amount of loans secured by first mortgage of real estate,	17	10,885 00
Number and amount of loans on shares,	14	982 00
Largest loan to any one member,		1,200 00
Smallest loan to any one member,		12 00
Largest number of shares held by any one member,	20	
Amount of expenses of the corporation for previous year (not including interest),		59 35

Value of shares at last report,		$4,338 44
Total value of unpledged shares (including unpaid dues),		8,583 60
Amount of interest credited to shares during the year,		324 00
Number of shares withdrawn during the year,	103	
Number and amount of loans repaid during the year,	9	366 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		8,974 19
Amount of cash paid during the year,		8,957 32
Salaries paid during the year,		50 00
Treasurer's bond,		2,000 00
Secretary's bond,		2,000 00
Date of examination by commissioner: August 13.		

WEST ROXBURY CO-OPERATIVE BANK—BOSTON (JAMAICA PLAIN).

Incorporated February, 1881. Commenced business March 2, 1881.

Capital to be accumulated, $1,000,000.

CHARLES H. LUNT, *President.* N. HAYWARD FULLER, *Secretary.*

EDWARD M. BREWER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
207 shares of stock, first series, at $32.90,	$6,810 30	Loans on real estate,	$13,484 15
114 shares of stock, second series, at $26.50,	3,021 00	Loans on shares,	400 00
123 shares of stock, third series, at $20.22,	2,487 06	Unpaid dues,	703 00
126 shares of stock, fourth series, at $14.06,	1,771 56	Expense account,	361 51
329 shares of stock, fifth series, at $8,	2,632 00	Other assets,	12 10
Interest account,	480 51	Cash on hand,	2,483 40
Premium account,	68 31		
Fines account,	24 36		
Transfer fees account,	75		
Dues paid in advance,	28 00		
Surplus,	73 13		
Forfeited share account,	7 00		
Withdrawal profits,	18 55		
Other liabilities,	21 63		
	$17,444 16		$17,444 16

Number of shares issued during the year,	408	
Number of shares now in force,	899	
Number of shares now borrowed upon,	114	
Amount of dues received during the year,		$10,329 00
Highest premium received during the year,		30
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	46	
Present number of members,	169	
Present number of borrowers,	16	
Present number of non-borrowers,	153	

Amount of loans at date,		$13,884 15
Number and amount of loans on real estate,	13	13,484 15
Number and amount of loans secured by first mortgage of real estate,	13	13,484 15
Number and amount of loans on shares,	3	400 00
Largest loan to any one member,		3,500 00
Smallest loan to any one member,		100 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		267 07
Value of shares at last report,		9,322 00
Total value of unpledged shares (including unpaid dues),		14,753 24
Number of shares forfeited during the year,	7	
Amount of interest credited to shares during the year,		434 23
Number of shares withdrawn during the year,	282	
Number and amount of loans repaid during the year,	2	2,200 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		12,654 29
Amount of cash received (error in last report),		106 67
Amount of cash paid during the year,		13,840 09
Salaries,		100 00
Treasurer's bond,		2,000 00
Secretary's bond,		2,000 00
Date of examination by commissioner: December 8.		

WORCESTER CO-OPERATIVE BANK — WORCESTER.

Incorporated Oct. 19, 1877. Commenced business October, 1877.

Capital to be accumulated, $1,000,000.

D. S. Goddard, *President.* T. J. Hastings, *Secretary.*

J. P. Cheney, Jr., *Treasurer.*

Statement.

Liabilities.		Assets.	
275 shares of stock, first series, at $88.08,	$24,222 00	Loans on real estate,	$99,875 00
167 shares of stock, second series, at $71.34,	11,913 78	Loans on shares,	4,535 00
254 shares of stock, third series, at $55.55,	14,109 70	Unpaid dues,	1,400 00
569 shares of stock, fourth series, at $40.62,	23,112 78	Balance of permanent expense account,	275 00
860 shares of stock, fifth series, at $26.58,	22,858 80	Balance of temporary expense account,	59 05
1,121 shares of stock, sixth series, at $13.39,	15,010 19	Suspense account,	1,088 53
779 shares of stock, seventh series, at $1,	779 00	Other assets,	15 00
Dues in advance,	2,088 00	Cash on hand,	7,669 74
Surplus,	753 13		
Forfeited share account,	69 94		
	$114,917 32		$114,917 32

Number of shares issued during the year,	1,205
Number of shares now in force,	4,025
Number of shares now borrowed upon,	663

Amount of dues received during the year,		$40,584 00
Highest per centum of interest received during the year: 12¾.		
Lowest per centum of interest received during the year: 6.		
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	95	
Present number of members,	581	
Present number of borrowers,	108	
Present number of non-borrowers,	473	
Amount of loans at date,		104,410 00
Number and amount of loans on real estate,	93	99,875 00
Number and amount of loans secured by first mortgage of real estate,	86	95,725 00
Number and amount of loans secured by other mortgage of real estate,	7	4,150 00
Number and amount of loans on shares,	37	4,535 00
Largest loan to any one member,		4,800 00
Smallest loan to any one member,		25 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		816 20
Value of shares at last report,		80,962 23
Total value of unpledged shares (including unpaid dues),		89,010 42
Number of shares forfeited during the year,	13	
Amount of interest credited to shares during the year,		5,425 45
Number of shares withdrawn during the year,	772	
Number and amount of loans repaid during the year,	42	19,885 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		64,812 01
Amount of cash paid during the year,		60,952 74
Secretary's salary,		450 00
Treasurer's salary,		150 00
Treasurer's bond,		2,500 00
Secretary's bond,		1,000 00
Date of examination by commissioner: November 9.		

WORKINGMEN'S CO-OPERATIVE BANK—BOSTON.

Incorporated June 9, 1880. Commenced business, June 11, 1880.

Capital to be accumulated, $1,000,000.

ROBERT TREAT PAINE, JR., *President*.. D. ELDREDGE, *Secretary*.

CHAS. W. DEXTER, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
448 shares of stock, first series, at $44.75,	$20,048 00	Loans on real estate,	$48,750 00
241 shares of stock, second series, at $37.59,	9,059 19	Loans on shares,	1,050 00
202 shares of stock, third series, at $30.64,	6,189 28	Unpaid dues,	1,222 00
381 shares of stock, fourth series, at $23.91,	9,109 71	Balance of permanent expense account,	275 00
310 shares of stock, fifth series, at $17.40,	5,394 00	Balance of temporary expense account,	2 45
398 shares of stock, sixth series, at $11.10,	4,417 80	Cash on hand,	8,393 24
753 shares of stock, seventh series, at $5.00,	3,765 00		
Advance dues,	156 00		
Surplus,	38 77		
Forfeited share account,	26 86		
Withdrawal profits,	34 91		
Forfeiture profits,	26 04		
Other liabilities,	1,427 13		
	$59,692 69		$59,692 69

Number of shares issued during the year,	1,403	
Number of shares now in force,	2,733	
Number of shares now borrowed upon,	304	
Amount of dues received during the year,		$28,758 00
Highest premium received during the year,		40
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	110	
Present number of members,	375	
Present number of borrowers,	45	
Present number of non-borrowers,	330	
Amount of loans at date,		49,800 00
Number and amount of loans on real estate,	36	48,750 00
Number and amount of loans secured by first mortgage of real estate,	36	48,750 00
Number and amount of loans on shares,	9	1,050 00
Largest loan to any one member,		3,200 00
Smallest loan to any one member,		50
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		520 83
Value of shares at last report,		35,737 30
Total value of unpledged shares (including unpaid dues),		50,846 26

Number of shares forfeited during the year,	15	
Amount of interest credited to shares during the year,		$2,348 57
Number of shares withdrawn during the year,	786	
Number and amount of loans repaid during the year,	14	11,700 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		44,171 40
Amount of cash paid during the year,		40,673 98
Secretary's salary,		250 00
Treasurer's bond,		1,000 00
Secretary's bond,		1,000 00
Date of examination by commissioner: August 15.		

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